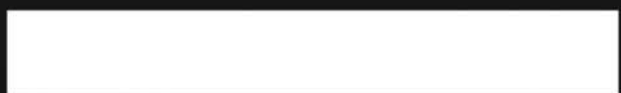


Q3



Interim report January–September 2026

Aktia
1826

Satisfied customers, record-high assets under management and stable business development despite turbulent market

The quarter in short

- **Comparable operating profit:** EUR 22.5 (27.4) million, 18% lower than last year mainly due to lower net income from life insurance, slightly higher financing costs and higher operating expenses. The underlying business developed steadily.
- **Net interest income:** EUR 31.9 (34.0) million, 6% lower than last year, mainly due to slightly higher financing costs. The positive effect of higher market rates is expected to become visible next year.
- **Net commission income:** EUR 31.1 (31.2) million, including higher income from funds, while slightly burdened by changes in the card business.
- **Net income from life insurance:** EUR 5.7 (8.2) million, 30% lower than last year mainly due to lower results from run-off insurance.
- **Credit losses:** EUR 1.5 (3.8) million, 59% lower than last year.
- **Comparable operating expenses:** EUR 46.5 (42.3) million, 10% higher than last year due to somewhat higher personnel costs and IT costs as well as costs related to purchased services and marketing.

- **Assets under management:** rose to a new record high of EUR 18.2 billion driven by net sales of EUR 124 million.
- **Customer satisfaction:** In the 2026 EPSI Rating survey, Aktia secured a clear first place among corporate customers. Among private customers, Aktia climbed to fourth place and the level of “very satisfied customers”.

Outlook 2026 (unchanged)

Aktia's comparable operating profit for 2026 is expected to be approximately at the same level as, or slightly higher than, the comparable operating profit for 2025, EUR 106.0 million.

(Published 30 July 2026)

See the **Outlook** section for the full outlook, including the assumptions on which the outlook is based.

(EUR million)	Q3/ 2026	Q3/ 2025	Δ	Jan-Sep 2026	Jan-Sep 2025	Δ	Q2/ 2026	Δ	Jan-Dec 2025
Net interest income	31.9	34.0	-6%	97.0	103.9	-7%	33.1	-4%	138.8
Net commission income	31.1	31.2	0%	96.0	92.3	4%	32.5	-4%	124.6
Net income from life insurance	5.7	8.2	-30%	20.9	22.7	-8%	14.1	-59%	30.6
Total operating income	70.4	73.5	-4%	217.4	220.3	-1%	82.1	-14%	295.8
Operating expenses	-50.9	-44.4	15%	-142.1	-135.3	5%	-46.8	9%	-185.2
Impairment of tangible and intangible assets	—	—	—	—	—	—	—	—	-70.1
Impairment of credits and other commitments	-1.5	-3.8	-59%	3.5	-9.9	—	6.8	—	-15.8
Operating profit	18.0	25.3	-29%	78.8	75.2	5%	42.1	-57%	24.9
Comparable operating income ¹	70.4	73.5	-4%	217.4	220.0	-1%	82.1	-14%	295.6
Comparable operating expenses ¹	-46.5	-42.3	10%	-136.0	-127.9	6%	-45.1	3%	-173.9
Comparable operating profit ¹	22.5	27.4	-18%	84.8	82.3	3%	43.7	-49%	106.0
Cost-to-income ratio ¹	0.72	0.60	19%	0.65	0.61	6%	0.57	27%	0.63
Comparable cost-to-income ratio ¹	0.66	0.58	15%	0.63	0.58	8%	0.55	20%	0.59
Earnings per share (EPS), EUR ²	0.18	0.27	-33%	0.81	0.81	1%	0.44	-59%	0.11
Comparable earnings per share (EPS), EUR ^{1, 2}	0.23	0.29	-21%	0.88	0.88	-1%	0.46	-50%	1.13
Return on equity (ROE), % ¹	8.9	11.8	-2.9 *	13.0	11.7	1.3 *	20.7	-11.8 *	1.5
Comparable return on equity (ROE), % ¹	11.1	12.8	-1.7 *	14.0	12.8	1.1 *	21.5	-10.4 *	12.8
Common Equity Tier 1 capital ratio (CET1), % ³	12.6	13.0	-0.4 *	12.6	13.0	-0.4 *	12.0	0.6 *	12.6
Dividend per share, EUR									0.80

¹ Alternative performance measures

² Earnings per share (EPS) has been changed so that the result includes interest expenses (net of tax) on Additional Tier 1 (AT1) capital instruments. The impact was marginally negative. For further information, see Note 1.

³ At the end of the period

*The change is calculated in percentage points

The Interim report January–September 2026 is a translation of the report “Delårsrapport 1.1–30.9.2026”. In the event of any discrepancies, the Swedish version takes precedence.

CEO's comments

Aktia's business developed steadily in the third quarter. Assets under management reached a new record high of EUR 18.2 billion, while the strategically important risk and unit-linked insurance developed well. Our customer experience, which we have invested in systematically, received very good ratings. However, the operating environment continued to be marked by geopolitical uncertainty, growing inflation concerns and rising market rates.

The comparable operating profit for the quarter amounted to EUR 22.5 (27.4) million.

Stable income

Net interest income development remained stable, and as we have previously noted, the positive impact of higher market rates on net interest income is expected to become more pronounced next year. The net interest income for the quarter amounted to EUR 31.9 million, down 6% from the previous year, mainly reflecting slightly higher financing costs. At the same time, our solid loan portfolio showed its strength and credit losses were once again low at EUR 1.5 million, 59% lower than last year.

The net commission income for the quarter was EUR 31.1 million, in line with last year, supported by higher income from funds due to increased assets under management. Given both the changes in the card business, which led to higher card expenses in the quarter, and the significant income from structured products in the comparison period, we can be satisfied with the development.

In the life insurance business, both risk insurance and unit-linked insurance developed well, fully in line with our strategy. However, the result from run-off insurance was burdened by rising market rates and an increase in estimated future customer compensation. This resulted in a net income from life insurance of EUR 5.7 million, 30% lower than last year.

I would like to clarify that rising interest rates are beneficial for us as a bank in the long term, even though interest-rate hedging measures at the group level mean that the boost to net interest income is somewhat delayed. In the short term, however, it is inherent to the nature of the business that changes in the interest rate environment can cause volatility – for instance, on a quarterly basis – particularly within the life insurance business.

Satisfied customers

One of our strategic priorities is a first-class customer and employee experience. These go hand in hand and are prerequisites for sustainable profitability through long-term customer relationships. A particular highlight of the quarter was the result of the annual, independent EPSI Rating customer satisfaction survey. Among corporate customers, Aktia ranked first with a customer satisfaction index clearly above the industry average. Aktia also achieved a top ranking in the survey's sustainability index.

The results demonstrate customers' strong trust and their view of Aktia as a responsible partner with a long-term approach. Among private customers, Aktia climbed to fourth place in the comparison. Satisfaction has risen significantly and now stands at the level of "very satisfied", exceeding the industry average. I am convinced that these results also reflect our choice to emphasise added value for the customer in our investments in AI.

Increased assets under management

As stated above, assets under management increased to EUR 18.2 billion. Net sales for the quarter amounted to EUR 124 million, with particularly strong net sales in the Private Banking business. In Private Banking, a significant part of investments is also made in insurance wrappers, which underlines the value of our comprehensive Life & Wealth offering. Net sales to Premium customers were once again at a good level. In international sales, assets under management in emerging market debt funds continued to grow, while resources were further strengthened in the DACH region.

Strong confidence

On 28 October, we received positive news reflecting increased confidence in Aktia. S&P Global Ratings announced that the agency had raised its outlook on Aktia from negative to stable. At the same time, S&P affirmed Aktia's credit ratings at the current level. According to S&P, the outlook revision reflects Aktia's resilient strategic execution. S&P also highlights Aktia's ability to generate returns, its strong capitalisation, and the successful stabilisation of leadership. A strong credit rating and a stable issuer profile are highly valuable to us. Market confidence enables favourable funding, which in turn supports competitive and profitable lending. I would like to emphasise that Aktia has a strong capacity to finance both large and small projects.

The final stretch of the anniversary year

This year, Aktia celebrates 200 years of long-term operations in the financial sector. Our strong heritage and our vision for the future are themes I have often had the pleasure of discussing with a large number of current and prospective shareholders, and the response has been positive.

The final stretch of this anniversary year is now upon us, a year that for us at Aktia has further increased the sense of pride in what we have achieved so far and what we will achieve in the future. With strong confidence in the future, our sleeves rolled up and without undue modesty, we look forward to the first of the next 200 years.

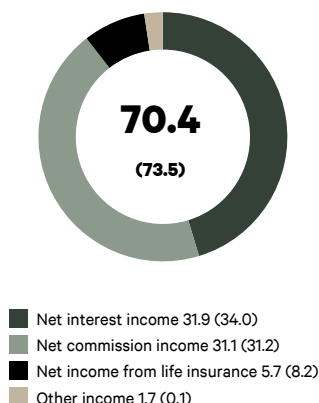
Helsinki, 30 October 2026
Anssi Huhta
CEO



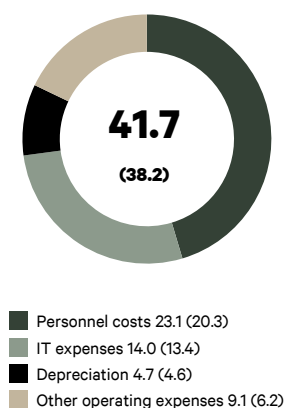
Results and balance sheet

Results Q3/2026

Operating income Q3/2026 (EUR million)



Operating expenses Q3/2026 (EUR million)



(EUR million)	Q3/2026	Q3/2025	Δ%
Operating profit	18.0	25.3	-29%
Items affecting comparability	4.4	2.1	110%
Comparable operating profit	22.5	27.4	-18%

Operating income

(EUR million)	Q3/2026	Q3/2025	Δ%
Net interest income	31.9	34.0	-6%
Dividends	0.0	0.0	12%
Net commission income	31.1	31.2	0%
Net income from life insurance	5.7	8.2	-30%
Net income from financial transactions	1.3	-0.2	—
Other operating income	0.4	0.2	51%
Total operating income	70.4	73.5	-4%

Net interest income was EUR 2.1 million lower than in the previous year, mainly due to higher financing costs and somewhat lower loan book than last year.

Net commission income was at the same level as last year. Income from funds increased, while net income from cards decreased. Net sales from assets under management (AuM) were positive and amounted to EUR 124 (47) million.

Net income from life insurance decreased to EUR 5.7 (8.2) million, mainly due to rising market interest rates and a consequent increase in estimated future customer compensations, which had a negative result impact of approximately EUR 2 million. The loss ratio remained low.

Net income from financial transactions increased by EUR 1.5 million, mainly due to higher market values of the bank's equity instruments.

Operating expenses

(EUR million)	Q3/2026	Q3/2025	Δ%
Personnel costs	23.1	20.3	14%
IT expenses	14.0	13.4	5%
Depreciation of tangible and intangible assets	4.7	4.6	2%
Other operating expenses	9.1	6.2	47%
Total operating expenses	50.9	44.4	15%

Comparable personnel costs increased by 8% to EUR 21.2 (19.7) million as a result of contractual salary increases and an increase in the estimated level of variable remuneration.

IT expenses were EUR 0.6 million higher than last year, mainly due to continued investments in IT infrastructure, as well as higher costs for data security and AI.

Comparable other operating expenses increased to EUR 6.6 (4.7) million, partly due to higher costs for purchased services and marketing.

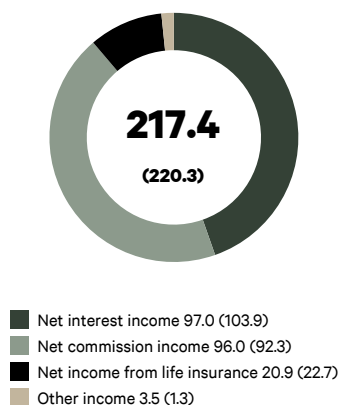
Other items

(EUR million)	Q3/2026	Q3/2025	Δ%
Impairment of credits and other commitments	-1.5	-3.8	-59%
Share of profit from associated companies	0.0	0.0	277%
Total	-1.5	-3.8	-60%

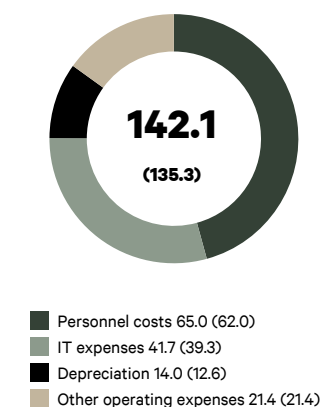
Impairment of credits and other commitments were EUR 2.2 million lower than in the corresponding quarter last year. Individual impairments decreased by EUR 0.8 million, and model-based ECL impairments by EUR 1.4 million.

Results January–September 2026

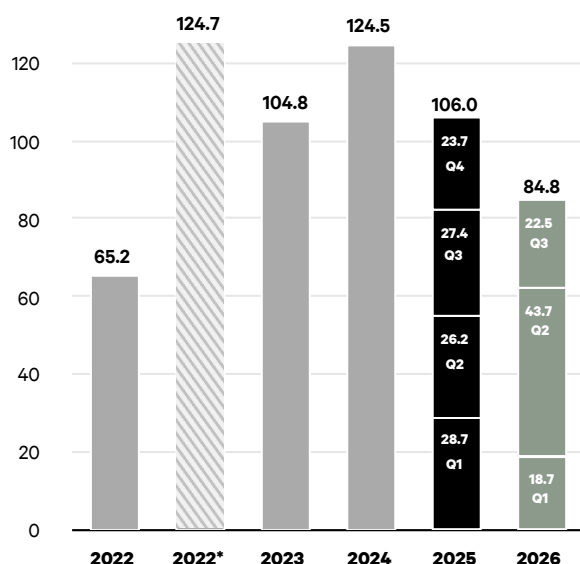
Operating income January–September 2026 (EUR million)



Operating expenses January–September 2026 (EUR million)



Comparable operating profit 2022–2026 (EUR million)



*) Recalculated according to the accounting standard IFRS 17

(EUR million)	Jan–Sep 2026	Jan–Sep 2025	Δ%
Operating profit	78.8	75.2	5%
Items affecting comparability	6.0	7.1	-15%
Comparable operating profit	84.8	82.3	3%

Operating income

(EUR million)	Jan–Sep 2026	Jan–Sep 2025	Δ%
Net interest income	97.0	103.9	-7%
Dividends	0.3	0.1	183%
Net commission income	96.0	92.3	4%
Net income from life insurance	20.9	22.7	-8%
Net income from financial transactions	2.5	0.6	305%
Other operating income	0.7	0.6	32%
Total operating income	217.4	220.3	-1%

Net interest income decreased by EUR 6.9 million, mainly due to a lower interest rate level in the loan book and lower income from the liquidity portfolio. The loan book and the deposit stock were 2% lower than at the year-end.

Net commission income increased by EUR 3.6 million, driven primarily by higher income from funds. Net sales of assets under management (AuM) amounted to EUR 757 (-141) million. The increase was mainly attributable to institutional and corporate customers.

Net income from life insurance was EUR 1.9 million lower than in the previous year. The insurance business has developed well, while the net investment result was EUR 3.2 million lower than last year due to the market volatility during 2026. The Unit-Link portfolio increased to a record level of EUR 1,698 million, driven by good sales and a positive market development.

Operating expenses

(EUR million)	Jan–Sep 2026	Jan–Sep 2025	Δ%
Personnel costs	65.0	62.0	5%
IT expenses	41.7	39.3	6%
Depreciation of tangible and intangible assets	14.0	12.6	10%
Other operating expenses	21.4	21.4	0%
Total operating expenses	142.1	135.3	5%

Comparable personnel costs increased by 4% to EUR 61.5 (59.4) million, mainly due to contractual salary increases.

IT expenses increased by EUR 2.3 million to EUR 41.7 million, mainly due to continued investments in IT infrastructure, as well as higher costs related to data security and AI.

Depreciation increased by EUR 1.3 million due to higher investments.

Comparable other operating expenses increased by EUR 2.3 million to EUR 18.9 (16.6) million. The cost increase is mainly related to purchased services and marketing.

Other items

(EUR million)	Jan-Sep 2026	Jan-Sep 2025	Δ%
Impairment of credits and other commitments	3.5	-9.9	—
Share of profit from associated companies	0.0	0.1	—
Total	3.5	-9.8	—

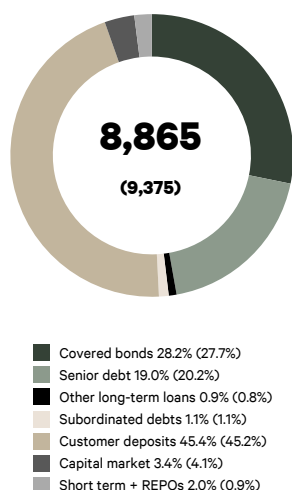
Impairment of credits and other commitments were EUR 13.4 million lower than last year, mainly due to the implementation of the new ECL model and its transition effect of EUR 8.1 million (for more information, see note 1). Model-based ECL impairments decreased by EUR 3.2 million and individual impairments by EUR 2.1 million compared with the previous year.

Balance sheet and off-balance sheet commitments

The balance sheet total was marginally lower than at year-end and amounted to EUR 11,940 (11,980) million.

The Group's funding is well balanced between retail and institutional funding sources, and the shares are presented below according to nominal values.

The Group's funding structure 30 September 2026 (31 December 2025), EUR million



Borrowing

Deposits from the public and public sector entities were slightly lower than at year-end and amounted to EUR 4,006 (4,078) million. Deposits from private customers increased, while deposits from corporate customers decreased.

A Covered Bond of EUR 500 million with a maturity of seven years was issued in February. The issue was oversubscribed more than twice and priced competitively despite the competitive market situation. The issue was carried out to replace a covered bond of the same amount that matured in March.

In March, Aktia issued a new **Additional Tier 1 (AT1) capital instrument** of EUR 80 million to strengthen the capital base. The issue replaced an Additional Tier 1 capital instrument of EUR 60 million that was repaid on its call date in May.

New long-term senior preferred debt of EUR 267 million was issued during the period to replace repaid senior preferred loans of EUR 417 million. In addition, a new senior non-preferred debt of EUR 25 million was issued during the period to replace a senior non-preferred debt of the same amount that matured in April.

Lending

Lending to the public and public sector entities decreased slightly from year-end and amounted to EUR 7,760 (7,882) million. The decrease was attributable to both corporate customers and private customers. Lending to housing companies decreased in line with the strategy. New lending to corporate customers increased by 6% to EUR 634 (598) million, while new lending to private customers remained at the same level as last year and amounted to EUR 749 (749) million.

The housing loan book decreased by 3% from year-end to EUR 4,950 (5,099) million, of which the households' share decreased to EUR 3,997 (4,051) million.

Loan book by sector

(EUR million)	30 Sep 2026	31 Dec 2025	Δ	Share, %
Households	4,968	5,038	-70	64.0%
Corporates	1,732	1,639	93	22.3%
Housing companies	1,026	1,162	-136	13.2%
Non-profit organisations	24	31	-7	0.3%
Public sector entities	10	12	-2	0.1%
Total	7,760	7,882	-122	100.0%

Equity

Equity increased to EUR 733 (706) million. At the end of March, a new Additional Tier 1 capital instrument (AT1) of EUR 80 million was issued, replacing the Additional Tier 1 capital instrument of EUR 60 million that was repaid in May.

The fund at fair value increased to EUR -14 (-17) million, and the profit for the period amounted to EUR 62 million. In April, a dividend of EUR 59 million was paid to shareholders.

A directed share issue without payment of 140,000 shares, which were used for compensation payments as part of the company's share-based incentive programmes, was carried out in February. In May, 90,437 shares were issued for the AktiaUna share savings programme. The value of the issued shares was recognised in the unrestricted equity reserve.

Fund at fair value

(EUR million)	30 Sep 2026	31 Dec 2025	Δ
Interest-bearing securities, Aktia Bank	-5.6	-10.6	5.0
Interest-bearing securities, Aktia Life Insurance	-9.2	-7.3	-1.8
Cash flow hedging, Aktia Bank	0.8	0.8	0.0
Total	-13.9	-17.1	3.2

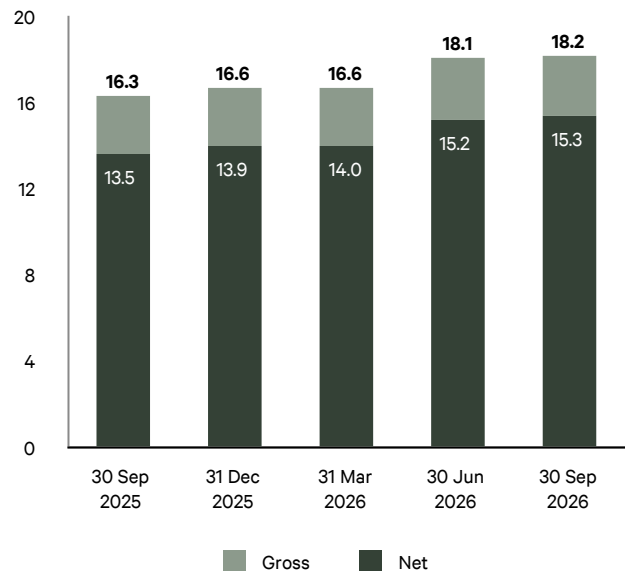
Assets under Management

Assets under Management (AuM) include managed and brokered mutual funds that the bank actively manages for its customers. Gross AuM include all assets for which Aktia earns commissions.

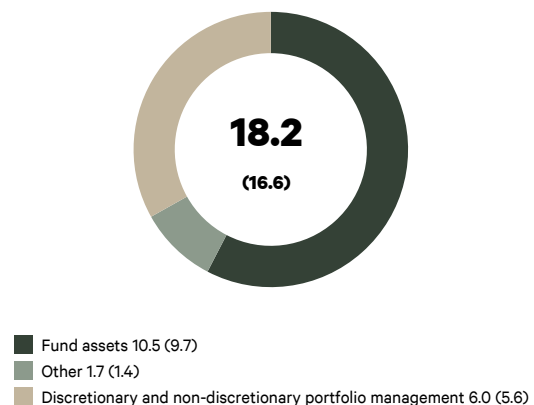
Gross AuM increased by 1% during the quarter to EUR 18.2 billion, which was 9% higher than at the year-end and 12% higher than at the corresponding quarter last year.

(EUR million)	30 Sep 2026	31 Dec 2025	Δ%
Gross assets under management	18,176	16,628	9%
Net assets under management	15,325	13,911	10%

AuM development (EUR billion)



AuM by asset class 30 September 2026 (31 December 2025) (EUR billion)



Off-balance sheet commitments

Off-balance sheet commitments, consisting of credit limits, other loan commitments and bank guarantees, increased by 4% compared with the year-end to EUR 699 (675) million. The increase was attributable to unused credit arrangements.

Aktia has key **intangible resources** that are not recognised as intangible assets or off-balance sheet commitments. The main intangible resources include Aktia's brand and reputation, which have been built over many years, its professional employees and their specific competencies, as well as strategic partnerships. These resources enable competitive advantages for Aktia and form a central part of its long-term growth strategy.

Segment overview for the quarter

The Group's operations are divided into four reporting business segments: Asset Management, Banking Business, Life Insurance and Group Functions.

Asset Management

The segment includes asset management business and Private Banking, and provides asset management to institutional investors, as well as a wide range of investment products to be distributed in Aktia's and external partners' sales channels.

- The Group's assets under management increased to EUR 18.2 billion, driven by good net sales of EUR 124 million during the quarter.
- In international sales, the assets under management in emerging market debt funds continued to grow thanks to positive net sales and the funds' good performance. The sales resources in the DACH region were further strengthened.
- Net sales in Private Banking were strong and exceeded EUR 80 million.

Result for Q3/2026

(EUR million)	Q3/2026	Q3/2025	Δ%
Net interest income	2.1	2.7	-23%
Net commission income	17.0	16.6	3%
Other operating income	0.1	0.2	-64%
Operating income	19.2	19.5	-1%
Operating expenses	-14.5	-13.4	8%
Operating profit	4.8	6.1	-22%
Comparable operating profit	5.9	6.5	-9%

Net interest income was 23% lower than in the corresponding quarter last year mainly due to a 6% decline in the deposit stock, which resulted in higher funding costs.

Net commission income increased by 3%, mainly due to continued growth in income from Aktia and UI-Aktia fund products as a result of higher assets under management.

Comparable operating expenses increased by 3% to EUR 13.3 (13.0) million. Other operating expenses increased, while depreciation was lower following the impairments made in the fourth quarter of 2025.

Banking Business

The segment comprises household and corporate customers of the banking business, excluding Private Banking. Customers are provided a wide range of bank, insurance, and investment services through various channels.

- Demand for investment solutions among private customers in the Premium segment remained good and net sales amounted to EUR 29 million.
- In the corporate customer business, growth continued in leasing and hire purchase financing, and interest in cash management and working capital solutions remained strong. At the same time, the average margin and quality of the loan book remained at a good level.
- In the EPSI Rating 2026 survey, Aktia was the clear market leader in Finland in terms of customer satisfaction among corporate customers. Among Aktia's corporate customers, the customer satisfaction index is 79.9, exceeding the industry average by more than 10 points.
- Among private customers, Aktia climbed to fourth place in the EPSI Rating survey. In three years, customer satisfaction has risen by 11.4 points to 75.4, a level that corresponds to very satisfied customers and exceeds the industry average.

Result for Q3/2026

(EUR million)	Q3/2026	Q3/2025	Δ%
Net interest income	33.7	35.2	-4%
Net commission income	14.2	14.8	-4%
Other operating income	0.3	0.1	317%
Operating income	48.2	50.1	-4%
Operating expenses	-29.8	-24.7	20%
Impairments	-1.5	-3.8	-59%
Operating profit	16.9	21.6	-22%
Comparable operating profit	18.5	21.8	-15%

Net interest income was 4% lower than in the corresponding quarter last year, mainly due to higher financing costs. However, interest income from lending increased by 3% to EUR 65.1 (62.9) million, mainly due to a higher interest rate level in the loan book.

The loan book decreased by 2% to EUR 7,316 (7,430) million. The corporate customers' loan book decreased to EUR 2,741 (2,797) million and the private customers' loan book decreased to EUR 4,576 (4,633) million.

Borrowing from the public and public sector entities decreased by 2% to EUR 3,711 (3,781) million.

Net commission income was 4% lower than last year, mainly due to an increase in card commission expenses as a result of changes in the card business.

Comparable operating expenses increased by 15% to EUR 28.2 (24.6) million. The increase is mainly due to higher impairments related to IT investments.

Impairment of credits and other commitments decreased to EUR -1.5 (-3.8) million, mainly due to lower model-based ECL.

Life Insurance

The segment includes the Life Insurance business area, which operates in risk life insurance and manages and sells an extensive range of unit-linked insurance products to be distributed in Aktia's and external partners' sales channels. As security for its customer liabilities, Aktia Life Insurance Ltd holds investment assets.

- The result from risk insurance remained good and the claims ratio was at a good level.
- The unit-linked insurance book increased slightly during the quarter thanks to good new sales.
- The result from investment activities and run-off insurance was negatively affected by continued geopolitical uncertainty and rising interest rates.

Result for Q3/2026

(EUR million)	Q3/2026	Q3/2025	Δ%
Result from risk insurance contracts	3.5	4.1	-15%
Result from run-off insurance contracts	-1.7	1.5	—
Result from investment contracts	2.6	2.4	8%
Net investment result	2.1	0.8	145%
Net income from life insurance	6.5	8.9	-27%
Other income	0.0	—	—
Operating expenses	-4.2	-2.8	48%
Operating profit	2.4	6.1	-61%
Comparable operating profit	3.5	6.1	-42%

The total unit-linked insurance book increased slightly during the quarter to EUR 1,698 million, thanks to positive net insurance premiums.

The result from investment activities and run-off insurance was negatively affected by the increased interest rate level, which led to higher assumptions for future customer compensation. The real estate portfolio performed well, thanks to positive value changes.

The contractual service margin (CSM) which in liabilities from insurance contracts represents the future profit that the company expects to earn on the insurance contracts, decreased by EUR 3.4 million during the quarter. The decrease is mainly due to changed assumptions regarding cancellations in the insurance book.

Operating expenses include items affecting comparability of EUR 1.0 million.

The solvency ratio remained at the same level as in the previous quarter and was 179.9%.

Group Functions

The Group Functions comprise the Group's centralised functions. The entities oversee the Group's financing and liquidity management, and IT support and development. The Group Functions are also responsible for monitoring and controlling risk and financial follow-up.

Result for Q3/2026

(EUR million)	Q3/2026	Q3/2025	Δ EUR million
Operating income	-0.7	-2.2	1.5
Operating expenses	-5.4	-6.4	1.0
Operating profit	-6.1	-8.5	2.5
Comparable operating profit	-5.5	-7.0	1.5

The operating income for the quarter increased mainly due to positive changes in market value in the bank's equity instruments.

Operating expenses are presented net after costs allocated to the business segments. The comparable gross expenses increased by 9% to EUR 23.5 (21.6) million. The increase is mainly attributable to personnel and IT costs. The quarter includes gross expense items affecting comparability of EUR 3.3 (1.8) million.

Group's segment reporting

(EUR million)	Asset Management		Banking Business		Life Insurance		Group Functions		Eliminations		Total Group	
	Jan-Sep 2026	Jan-Sep 2025	Jan-Sep 2026	Jan-Sep 2025	Jan-Sep 2026	Jan-Sep 2025	Jan-Sep 2026	Jan-Sep 2025	Jan-Sep 2026	Jan-Sep 2025	Jan-Sep 2026	Jan-Sep 2025
Income statement												
Net interest income	6.6	8.4	101.2	106.8	0.0	—	-10.9	-11.6	0.2	0.2	97.0	103.9
Net commission income	51.4	49.3	45.2	43.7	—	—	1.0	1.0	-1.7	-1.6	96.0	92.3
Net income from life insurance	—	—	—	—	23.1	24.8	—	—	-2.2	-2.1	20.9	22.7
Other income	0.2	0.3	0.3	0.3	0.3	—	7.7	5.9	-5.0	-5.2	3.5	1.3
Total operating income	58.2	58.1	146.8	150.8	23.4	24.8	-2.3	-4.7	-8.7	-8.7	217.4	220.3
Personnel costs	-14.5	-14.4	-19.2	-18.2	-2.2	-1.8	-29.2	-27.5	—	—	-65.0	-62.0
Other expenses ¹	-25.8	-27.2	-65.4	-56.0	-8.3	-6.9	13.2	8.2	9.2	8.6	-77.0	-73.3
Total operating expenses	-40.3	-41.6	-84.6	-74.2	-10.5	-8.7	-16.0	-19.3	9.2	8.6	-142.1	-135.3
Impairment of credits and other commitments	0.2	-0.2	3.4	-9.7	—	—	0.0	—	—	—	3.5	-9.9
Share of profit from associated companies	—	—	—	—	—	—	—	—	0.0	0.1	0.0	0.1
Operating profit	18.1	16.3	65.5	66.8	12.9	16.1	-18.2	-24.0	0.5	0.0	78.8	75.2
Comparable operating profit	20.1	17.5	67.7	68.2	14.0	16.1	-17.5	-19.5	0.5	0.0	84.8	82.3

(EUR million)	Asset Management		Banking Business		Life Insurance		Group Functions		Eliminations		Total Group	
	30 Sep 2026	31 Dec 2025	30 Sep 2026	31 Dec 2025	30 Sep 2026	31 Dec 2025	30 Sep 2026	31 Dec 2025	30 Sep 2026	31 Dec 2025	30 Sep 2026	31 Dec 2025
Balance sheet												
Financial assets measured at fair value	0.0	0.0	—	—	2,034.0	1,864.2	677.8	865.9	—	—	2,711.8	2,730.1
Cash and balances with central banks	—	—	9.9	9.9	—	—	71.4	66.7	—	—	81.3	76.6
Interest-bearing securities measured at amortised cost	—	—	—	—	30.1	36.4	343.4	367.8	—	—	373.6	404.3
Loans and other receivables	484.5	479.1	7,316.3	7,430.1	18.1	19.9	562.7	473.8	-32.3	-32.9	8,349.2	8,370.0
Other assets	65.0	-17.1	116.7	96.8	120.9	111.5	275.6	278.0	-154.3	-70.0	423.8	399.2
Total assets	549.5	462.0	7,442.9	7,536.8	2,203.0	2,032.0	1,930.8	2,052.2	-186.6	-102.9	11,939.6	11,980.2
Deposits	348.9	335.1	3,911.4	3,971.4	—	—	264.7	250.7	-32.3	-32.9	4,492.7	4,524.2
Debt securities issued	—	—	—	—	—	—	4,068.0	4,302.4	—	—	4,068.0	4,302.4
Other financial liabilities ²	—	—	—	—	56.0	54.9	175.4	176.8	—	—	231.3	231.6
Liabilities from insurance business	—	—	—	—	1,995.4	1,845.3	—	—	—	—	1,995.4	1,845.3
Other liabilities	35.5	34.0	69.6	79.2	39.6	28.5	303.2	252.6	-28.5	-23.3	419.4	371.0
Total liabilities	384.4	369.1	3,981.0	4,050.5	2,091.0	1,928.7	4,811.2	4,982.4	-60.8	-56.2	11,206.8	11,274.5

¹ The net expenses for central functions are allocated from Group Functions to the business segments Asset Management, Banking Business, and Life Insurance. This cost allocation is included in the segments' other expenses.

² Includes liabilities to central banks, subordinated liabilities, other liabilities to credit institutions, and other liabilities to the public and public-sector entities.

The quarterly figures for the segments are presented later in the report.

Capital adequacy and solvency

Capital adequacy

The capital adequacy of Aktia Bank Group includes Aktia Bank Plc and all its subsidiaries except Aktia Life Insurance Ltd.

The Bank Group's Common Equity Tier 1 (CET1) capital ratio remained at the same level as at year-end and amounted to 12.6% (12.6), which is 3.9 percentage points above the minimum requirement.

The CET1 capital decreased marginally during the period as changes to the IRB and ECL models increased the bank's CET1 deductions, reducing own funds. The decrease in own funds was mitigated by the period's result and lower deductions to intangible assets.

Risk-weighted assets (RWA) decreased during the third quarter, as the volume of exposures classified as land acquisition, development and construction declined, as well as the average risk weight assigned to these exposures. The Finnish Financial Supervisory Authority (FIN-FSA) published a clarification of the regulations and guidelines relating to these exposures during the quarter. RWA had increased in the second quarter due to additional requirements imposed by the FIN-FSA on the new IRB models.

Capital adequacy, %	30 Sep 2026	31 Dec 2025
CET1 capital ratio	12.6	12.6
Total capital ratio	18.0	17.3

The leverage ratio (LR) increased slightly due to an increase in Tier 1 capital.

Total capital requirement

30 September 2026 (%)	Pillar 1 requirement	Pillar 2 requirement	Buffer requirements			Total
			Capital Conservation	Counter-cyclical	Systemic risk	
Total capital (TC = T1+T2)	8.00%	1.25%	2.50%	0.03%	1.00%	12.78%
of which Tier 1 capital (T1 = CET1+AT1)	6.00%	0.94%	2.50%	0.03%	1.00%	10.47%
of which Common Equity Tier 1 capital (CET1)	4.50%	0.70%	2.50%	0.03%	1.00%	8.73%
Total						

During the period, the buffer to Aktia's regulatory minimum CET1 capital requirement decreased slightly due to decreased CET1 capital. The buffer decreased by EUR 6.6 million, from 4.02% to 3.85% of RWA.

The FIN-FSA has issued an indicative capital recommendation (Pillar 2 guidance, P2G) to Aktia, amounting to 1.25% of RWA. The current recommendation entered into force on 31 March 2026.

Leverage ratio (EUR million)	30 Sep 2026	31 Dec 2025
Tier 1 capital	502.4	484.2
Total exposures	9,779.9	10,015.5
Leverage ratio	5.1%	4.8%

Own funds and eligible liabilities (MREL) clearly exceeded the minimum requirements. The MREL requirement was 7.95% in relation to leverage ratio exposures (LRE) and 22.00% in relation to the total risk exposure amount (TREA). The requirement is set by the Financial Stability Authority (FFSA). The current requirement entered into force on 1 April 2026.

MREL requirement (EUR million)	30 Sep 2026	31 Dec 2025
Total risk exposures (TREA)	3,356.5	3,378.9
of which MREL requirement	738.4	692.7
Leverage ratio exposures (LRE)	9,779.9	10,015.5
of which MREL requirement	777.5	784.2
MREL requirement	777.5	784.2
CET1 capital	422.4	426.6
AT 1 instruments	80.0	57.7
Tier 2 instruments	100.4	101.8
Other liabilities	1,379.8	1,327.9
Total	1,982.6	1,913.9

Solvency

The life insurance business follows the Solvency II directive, in which calculations for insurance liabilities are measured at market value. In line with Solvency II, the company calculates its Solvency Capital Requirement (SCR) and Minimum Capital Requirement (MCR) and identifies its available solvency capital. Aktia Life Insurance Ltd applies the standard formula for SCR, with consideration of the transitional measure for the insurance liability, in accordance with the permission granted by the Financial Supervisory Authority.

The solvency ratio increased by 1.1 percentage points from year-end.

The capital requirement increased slightly from the year-end level. However, eligible capital increased proportionally more, resulting in an improved solvency ratio.

The unit-linked portfolio increased by more than EUR 180 million, mostly as a result of favourable market development, but also due to strong new sales.

Solvency II

(EUR million)	With transitional rules		Without transitional rules	
	30 Sep 2026	31 Dec 2025	30 Sep 2026	31 Dec 2025
MCR	24.5	24.5	25.8	25.9
SCR	98.0	97.8	103.1	103.7
Eligible capital	176.4	175.0	158.6	154.3
Solvency ratio, %	180.0%	178.9%	153.8%	148.7%

The Group's risks

The Group's main risk areas are credit, interest rate and liquidity risks in the banking business, as well as interest rate and other market risks and actuarial risks within the life insurance business. All operations are exposed to business and operational risks.

Definitions and principles for capital and risk management can be found in Note K2 in the Annual Report 2025 and in Aktia Bank Plc's Pillar III report, published on www.aktia.com.

Banking and asset management business

Credit risks

Aktia's loan book is diversified between private customers and corporate counterparties. The loan book for private customers consists mainly of loans secured by residential or real estate collateral. The corporate portfolio comprises small and medium-sized companies, of which a significant portion have real estate collateral.

The development of the Bank's credit portfolio is influenced by the macroeconomic environment, with geopolitical uncertainty contributing to higher costs through inflationary pressures and increased interest rates. The activity in the Finnish housing market remains weak, particularly affecting lending to private customers.

Despite the current market conditions, developments in the Bank's credit risk position show positive signs, as the increase in defaulted loans has stabilised and the volume of loans subject to forbearance measures has decreased significantly. Based on the Group's risk indicators, the risk level is low in the corporate portfolio, reflecting the bank's focus on counterparties with strong repayment capacity and adequate collaterals. The Bank continues to actively monitor the development of geopolitical uncertainty and its impact on credit risks.

Updated IRB models for retail exposures and an updated model for calculating expected credit losses (ECL) were introduced during the second quarter.

Defaulted exposures for private customers have remained relatively stable during the year. Defaulted exposures for corporate customers increased slightly during the quarter.

The bank's collaterals are at an adequate level. In addition to good repayment capacity, adequate collaterals are a central part of the bank's lending. Adequate collaterals reduce potential losses in the event of default. The majority of lending to private customers is fully collateralised, while in corporate lending, some loans are granted without full collateral to counterparties with high creditworthiness.

Repayment capacity for private customers showed signs of positive development at portfolio level. The volume of loans with instalment-free periods remained low compared to historical levels and loans subject to forbearance measures decreased sharply during the quarter. Exposures past due are within their historical trend.

Distribution of loans with real estate collaterals according to loan-to-value (LTV) at 30 September 2026

Under 50%	83%
50–70%	13%
70–90%	3%
Over 90%	1%

The percentages describe the relevant share of the exposure amount for LTV calculation, not the total exposure amount.

Gross loans past due by time overdue and ECL stages

(EUR million)	30 September 2026			
Days	Stage 1	Stage 2	Stage 3	Total
≤ 30	4.9	8.7	7.1	20.7
of which households	2.0	5.7	6.5	14.2
> 30 ≤ 90	—	7.2	6.8	14.0
of which households	—	6.9	5.7	12.6
> 90	—	—	86.3	86.3
of which households	—	—	67.4	67.4

(EUR million)	31 December 2025			
Days	Stage 1	Stage 2	Stage 3	Total
≤ 30	9.9	13.4	9.5	32.8
of which households	5.1	10.6	8.7	24.4
> 30 ≤ 90	—	7.3	7.5	14.8
of which households	—	4.2	5.7	9.9
> 90	—	—	88.3	88.3
of which households	—	—	68.7	68.7

Days past due are reported in accordance with the capital requirements regulation (CRR). Comparative figures as of 31 December 2025 are presented in accordance with the updated ECL model.

Credit exposures (incl. off-balance sheet commitments) per probability of default (PD)

(EUR million)	30 Sep 2026	31 Dec 2025
Private customers		
PD grades A	4,468.2	4,247.7
PD grades B	700.2	927.1
PD grades C	106.4	147.4
Default	151.4	150.4
Book value before loss allowance (ECL)	5,426.2	5,472.6
Loss allowance (ECL)	-21.0	-27.0
Carrying amount	5,405.2	5,445.6
Corporate and other counterparties		
PD grades A	2,957.4	2,973.2
PD grades B	69.8	116.3
PD grades C	19.9	19.5
Default	29.1	39.3
Book value before loss allowance (ECL)	3,076.2	3,148.2
Loss allowance (ECL)	-17.1	-23.3
Carrying amount	3,059.1	3,124.9

Reporting of PD classes A, B and C distributed according to the credit classification models in the bank. Defaulted exposures have a PD of 100%. IRB models have been updated in the second quarter of 2026. Comparative figures as of 31 December 2025 are presented in accordance with the previous model.

Operational risks

Operational risks exist in all of Aktia's business areas. During the third quarter of 2026, Aktia experienced a limited number of service disruptions. The disruptions were resolved quickly, and their impact on customers remained limited.

Aktia works continuously to prevent and manage cyber threats and financial crime. During the quarter, these risks were managed within the framework of applicable governance and controls, and no significant negative consequences were identified. No significant cyber attacks targeting Aktia were identified during the period.

Aktia operates within a comprehensive regulatory framework and is subject to supervision by several authorities. Supervisory authorities regularly conduct reviews and request supplementary information regarding Aktia's regulatory compliance.

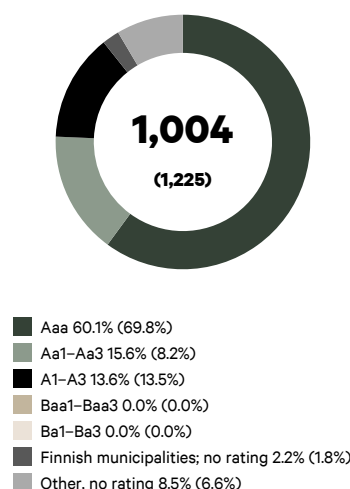
Market risks

Market risks include interest rate, credit spread, currency, equity and real estate risks. In the liquidity portfolio, credit spread risk dominates, while interest rate risk is the largest risk in the banking book. Credit spread risk is the most significant risk component in the bank's internal market risk model, which measures the market risk of instruments measured at fair value through comprehensive income in the liquidity portfolio. The portfolio is interest-rate hedged, keeping its interest rate risk well below the set limit.

Banking business

(EUR million)	30 Sep 2026	31 Dec 2025	Δ
Market value	688.5	865.1	-176.6
Interest rate risk up	0.8	5.0	-4.2
Interest rate risk down	-1.5	-6.0	4.4
Credit spread risk	9.8	6.2	3.6
FX risk	1.9	1.5	0.5
Equity risk	6.0	5.7	0.3
Direct sum of risks	18.6	18.4	0.2
Diversification	-3.0	-5.6	2.5
Internal comparison metric	15.5	12.8	2.8
Internal limit	22.0	22.0	—

Rating distribution for the banking business' liquidity portfolio 30 September 2026 (31 December 2025), EUR million



Equity and real-estate exposures; the bank does not trade in equities for trading purposes. The equities attributable to the business amounted to EUR 11.4 (10.1) million and the currency exposures to EUR 8.4 (6.9) million. The banking business has no real-estate holdings.

Liquidity risks

The **liquidity reserve** remained at a good level, and all bonds met the criteria for refinancing in the central bank.

Liquidity reserve, market value (EUR million)	30 Sep 2026	31 Dec 2025
Cash and balances with central banks	621	658
Securities issued or guaranteed by sovereigns, central banks or multilateral development banks	330	181
Securities issued or guaranteed by municipalities or the public sector	44	35
Covered Bonds	182	450
Securities issued by credit institutions	—	50
Securities issued by corporates (commercial papers)	—	30
Total	1,177	1,404
of which LCR-qualified	1,177	1,324
Other liquidity-generating measures		
Intraday credit limit from central bank (undrawn)	200	200
Total liquidity reserve and other liquidity generating measures	1,377	1,604

The main measures of **liquidity risk** are the liquidity coverage ratio (LCR), which measures short-term liquidity risk, and the net stable funding ratio (NSFR), which measures long-term liquidity risk.

Liquidity risk measures	30 Sep 2026	31 Dec 2025
LCR %	223%	212%
NSFR %	128%	117%

Life insurance business

The market value of the **life insurance business' investment portfolio** decreased by EUR 24.7 million from the year-end. The portfolio covers the insurance liability of the interest-linked insurances, and consists primarily of fixed-income instruments. The portfolio also includes equities and alternative investments, as well as real estates.

The real estate properties in the portfolio are located in the Helsinki metropolitan area and in other growth areas in southern Finland and are mainly rented through long-term rental agreements.

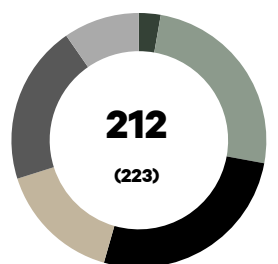
Aktia Life Insurance, allocation of investment portfolio

(EUR million)	30 Sep 2026		31 Dec 2025	
Equities	11.5	2.7%	12.3	2.7%
Finland	0.7	0.2%	0.6	0.1%
Europe	2.0	0.5%	1.5	0.3%
USA	6.9	1.6%	8.6	1.9%
Japan	0.6	0.1%	0.7	0.2%
Emerging markets	1.3	0.3%	0.8	0.2%
Fixed income investments	276.0	64.4%	287.7	63.4%
Government bonds	74.4	17.4%	76.2	16.8%
Financial bonds	14.8	3.5%	20.7	4.6%
Other corporate bonds ¹	135.0	31.5%	136.9	30.2%
Emerging Markets (mtl. funds)	31.8	7.4%	33.3	7.3%
High yield (mtl. funds)	18.6	4.3%	19.0	4.2%
Other funds	1.4	0.3%	1.6	0.4%
Alternative investments	23.8	5.6%	24.3	5.4%
Private Equity etc.	19.0	4.4%	19.4	4.3%
Infrastructure funds	4.9	1.1%	4.9	1.1%
Real estates	94.0	21.9%	93.3	20.6%
Directly owned	76.7	17.9%	75.3	16.6%
Real estate funds	17.4	4.1%	17.9	3.9%
Money Market	25.9	6.0%	30.5	6.7%
Derivatives	-20.4	-4.8%	-14.4	-3.2%
Cash and bank	17.9	4.2%	19.8	4.4%
Total	428.7	100.0%	453.4	100.0%

¹ Includes capital loan to Alandia

Rating distribution for the life insurance business' direct interest-bearing investments 30 September 2026 (31 December 2025), EUR million

(excluding investments in fixed income funds, real estates, equities and alternative investments)



■ Aaa	2.8% (3.1%)
■ Aa1–Aa3	25.1% (29.3%)
■ A1–A3	26.5% (22.0%)
■ Baa1–Baa3	15.7% (14.4%)
■ Ba1–Ba3	0.0% (0.0%)
■ Alandia capital loan	20.2% (20.5%)
■ Other, no rating	9.7% (10.7%)

The market risk for liabilities from insurance contracts is dominated by the interest rate risk, other market risks are minor. The life insurance business' investment portfolio is also exposed to credit spread, equity, real estate, currency and concentration risk.

For the **internal capital calculation**, the largest risk component is equity risk, arising both from a potential reduction in the value of Aktia Life Insurance's equity holdings and partly through the company's share of risk in the customers' holdings in unit-linked insurance policies. The real estate risk arising as a result of the decrease in real estate values is also significant.

The **risk sensitivity** of the life insurance business' investment portfolio is calculated by a difference under a stress scenario describing a historical 99.5th percentile of the various risk factors. The effect on the portfolio and on the liabilities from insurance business is presented separately in the table below. After summing up the risks and diversification effect, the internal comparison figure amounted to EUR 86.9 (87.2) million, which is clearly below the limit of EUR 100 (100) million.

Operational risks in the life insurance business are managed according to the Group's general model.

Life insurance business (EUR million)	Investment portfolio			Liabilities from insurance business			Total		
	30 Sep 2026	31 Dec 2025	Δ	30 Sep 2026	31 Dec 2025	Δ	30 Sep 2026	31 Dec 2025	Δ
Market value	2,128.0	1,971.9	156.1	-1,948.1	-1,792.3	-155.8	179.9	179.6	0.4
Interest rate risk up	92.8	99.0	-6.2	-77.9	-82.3	4.4	14.9	16.6	-1.7
Interest rate risk down	-89.1	-94.7	5.6	82.8	88.6	-5.8	-6.3	-6.1	-0.2
Credit spread risk	58.5	57.4	1.1	-43.2	-41.9	-1.3	15.3	15.6	-0.3
FX risk	158.3	151.9	6.5	-141.8	-134.4	-7.4	16.5	17.4	-0.9
Equity risk	463.0	427.7	35.3	-423.0	-387.8	-35.2	40.0	39.9	0.1
Real estate risk	33.3	31.2	2.1	-6.5	-5.0	-1.5	26.8	26.2	0.6
Direct sum of risks	805.9	767.1	38.8	-692.4	-651.4	-41.0	113.5	115.7	-2.2
Diversification							-26.6	-28.6	1.9
Internal comparison metric							86.9	87.2	-0.3
Internal limit							100.0	100.0	—

Other information

Rating

Moody's Ratings affirmed on 22 April 2026 Aktia Bank Plc's ratings for long-term borrowing at A2 and short-term borrowing at P-1. Moody's maintained Aktia's negative outlook. Moody's rating for Aktia's Covered Bonds is Aaa.

S&P Global Ratings affirmed on 28 October 2026 Aktia Bank Plc's ratings for long-term borrowing at A- and short-term borrowing at A-2. S&P revised its outlook on Aktia to stable from negative.

	Long-term borrowing	Short-term borrowing	Outlook	Covered Bonds
Moody's	A2	P-1	negative	Aaa
S&P Global	A-	A-2	stable	—

Related-party transactions

Related-party transactions are described in more detail in notes G43 and P42 in the Annual Report 2025. There were no significant changes in related-party transactions during the period.

Personnel

The number of full-time employees at the end of September was 857 (31 Dec 2025; 825). The average number of full-time employees was 852 (1 Jan–30 Sep 2025; 860).

Changes in the Executive Committee and the Board

Changes in Executive Committee

The composition of Aktia's Executive Committee was changed and the company's operations were organised according to the updated Executive Committee responsibilities as of 1 May 2026.

The banking business area was restructured into two segments: private customer business and corporate customer business, and the directors of these business areas were appointed members of the bank's Executive Committee. Karin Rekola was appointed as Director in charge of the Private Customer business area. Ilari Abdeen was appointed as Director in charge of the Corporate Customer business area.

Chief Financial Officer and member of the Executive Committee Sakari Järvelä was appointed Deputy CEO of Aktia.

The director of the former – and now discontinued – Group Business Support, Sini Kivekäs, decided to move on to new challenges outside Aktia.

Share capital and number of shares

Aktia Bank Plc's share capital amounted to EUR 170 million. The number of Aktia shares was 73,602,879 at the end of September 2026 (30 September 2025; 73,267,372). The total number of registered shareholders amounted to 43,543 (30 September 2025; 43,904). Foreign ownership accounted for 7.68% of the shares. The Group's holding of treasury shares amounted to 29,674 on 30 September 2026 (30 September 2025; 48,876).

The market value at the end of the last trading day of the period, 30 September 2026, was approximately EUR 970 million. The closing price for the share on 30 September 2026 was EUR 13.18. The highest price for the share during the period was EUR 13.38 and the lowest EUR 10.72. The average daily turnover of the share during January–September 2026 was EUR 593,759 or 49,066 shares.

(EUR million)	Number of shares	Share capital	Unrestricted equity reserve
1 Jan 2025	72,981,696	169.7	148.0
Share issue 20 Feb 2025	180,000	—	1.8
Share issue 20 May 2025	105,676	—	0.9
Share issue 20 Nov 2025	105,070	—	1.0
Other changes	—	—	0.2
31 Dec 2025	73,372,442	169.7	151.9
Share issue 16 Feb 2026	140,000	—	1.7
Share issue 18 May 2026	90,437	—	1.0
Other changes	—	—	-0.3
30 Sep 2026	73,602,879	169.7	154.3

Aktia Bank Plc's incentive plans 2026

The Board of Directors of Aktia Bank Plc decided to continue the long-term share-based incentive plan, the so-called bridge plan and the share savings plan AktiaUna that was launched in 2018. A stock exchange release on the incentive plans was published on 5 February 2026.

The long-term share-based incentive plan aims to align the interests of the shareholders and key employees in order to increase Aktia's value in the long term, to commit key employees to implementing the strategy and financial targets, and to achieve long-term success. The plan covers a three-year period (2026–2028) and shares are vested based on performance. The performance criteria of the plan are tied to absolute and relative Total Shareholder Return (TSR), Return on Equity and ESG criteria, and, for certain key persons, the return on assets under management. The target group consists of a maximum of 50 key employees. The remuneration is paid in five instalments within approximately four years after the end of the performance period. Before payment, the remuneration may be reduced based on risk adjustments. The CEO and the Executive Committee members must retain 50% of the shares until the holding corresponds to their base salary for the previous year.

The bridge plan aims to bridge the transition from the previous incentive plan with one-year performance periods to the new plan with three-year performance periods. The objective of the plan is to support the implementation of the company's strategy and the achievement of the financial and strategic targets. The plan includes a one-year performance period (2026), during which the reward is based on the Group's comparable operating profit, growth metrics, metrics related to strategy execution, and individual metrics (including risk management and compliance-related metrics) tied to each participant's own area of responsibility as decided by the Board, as well as the participant's individual performance. Of the cash reward, 50% will be converted into shares and paid out in five instalments during the years 2027–2031. The target group includes approximately 20 key employees.

The AktiaUna share savings plan aims to encourage employees to invest in Aktia shares and to strengthen their commitment to the company. The approximately 850 Aktia employees have the opportunity to save 2–6% of their salaries to acquire shares. Members of the Executive Committee can save up to 12% and selected key employees up to 7%. With the savings amount, shares are acquired at a 10% discount. Furthermore, free matching shares will be granted after two years against the shares acquired.

Decisions of the Annual General Meeting 2026

The Annual General Meeting of Aktia Bank Plc, held on 1 April 2026, adopted the financial statements of the parent company and the consolidated financial statements and discharged the members of the Board of Directors, the CEO and his deputy from liability. In addition, the following was decided:

Dividend: EUR 0.80 per share shall be paid from the parent company's distributable funds.

Members of the Board of Directors: Joakim Frimodig, Juha Hammarén, Maria Jerhamre Engström, Hanne Katrama, Harri Lauslahti and Sari Somerkallio were re-elected. Elina Fogelholm was elected as new member of the Board of Directors. The remuneration for the Board members was confirmed.

Remuneration report: The remuneration report of the governing bodies of Aktia Bank Plc was approved.

Auditor and sustainability reporting assurance provider: KPMG Oy Ab was elected as the company's auditor with Tiia Kataja, APA, as auditor-in-charge. KPMG Oy Ab was elected also as sustainability reporting assurance provider, with Tiia Kataja, ASA, as sustainability reporting assurance provider-in-charge.

Authorisations: The Board of Directors was authorised to issue a maximum of 7,351,000 shares or special rights entitling to shares referred to in Chapter 10 of the Companies Act, to acquire a maximum of 500,000 own shares to be used in the company's share-based incentive schemes and/or for the remuneration of the members of the Board of Directors, for further transfer, retention, or cancellation, and to divest a maximum of 500,000 own shares.

All decisions of the Annual General Meeting have been published in full at www.aktia.com > Investors > Corporate governance > Annual General Meeting > Annual General Meeting 2026.

Decisions of the Board of Directors' organising meeting

The Board of Directors convened immediately after the General Meeting. Juha Hammarén was elected as Chair and Joakim Frimodig as Vice Chair. In addition, members were appointed to the Board's committees:

Audit Committee: Sari Somerkallio (Chair), Juha Hammarén and Harri Lauslahti.

Risk Committee: Maria Jerhamre Engström (Chair), Elina Fogelholm, Joakim Frimodig and Hanne Katrama.

Remuneration and Corporate Governance Committee: Joakim Frimodig (Chair), Juha Hammarén and Harri Lauslahti.

Outlook 2026 (unchanged)

Aktia's comparable operating profit for 2026 is expected to be approximately at the same level as, or slightly higher than, the comparable operating profit for 2025, EUR 106.0 million.

The outlook is based on the following assumptions:

- The asset management and life insurance business is expected to develop positively.
 - Commission income from funds, asset management and securities brokerage is expected to be somewhat higher than in 2025. However, any potential market uncertainty may have a negative impact on the net commission income.
 - In the life insurance business, the investment contract and insurance service results are expected to be higher than in 2025. However, the total life insurance business result is affected by actuarial assumptions that are updated regularly and by changes in market values, which is typical for the sector.
- The banking business result is expected to be slightly lower than in 2025. Net interest income from the banking business is expected to decrease slightly due to the lower level of market interest rates, while the net commission income is expected to be somewhat higher.
- The operating expenses are expected to increase, considering the continued investments in IT and the development of the general cost level.
- Credit losses are expected to be significantly lower than in 2025, both due to the implementation of the new ECL model and its transitional effect of EUR 8.1 million, as well as lower individual and model-based impairments. However, the uncertainty in the Finnish real estate sector may affect the development of impairments and expected credit losses.

(Published 30 July 2026)

Tables and notes to the interim report

Key figures

	Jan-Sep	Jan-Sep		Q3/	Q2/	Q1/	Q4/	Q3/	Jan-Dec
(EUR million)	2026	2025	Δ	2026	2026	2026	2025	2025	2025
Earnings per share (EPS), EUR ^{1, **}	0.81	0.81	1%	0.18	0.44	0.19	-0.69	0.27	0.11
Total comprehensive income per share, EUR ^{1, **}	0.85	0.93	-8%	0.17	0.47	0.21	-0.66	0.31	0.27
Equity per share (NAV), EUR ^{** 2}	8.87	9.46	-6%	8.87	8.69	9.01	8.81	9.46	8.81
Average number of shares (excl. treasury shares), million ³	73.5	73.1	1%	73.5	73.5	73.4	73.2	73.1	73.2
Number of shares at the end of the period (excl. treasury shares), million ²	73.6	73.2	0%	73.6	73.6	73.5	73.3	73.2	73.3
Return on equity (ROE), % ^{**}	13.0	11.7	1.3 *	8.9	20.7	9.3	-29.9	11.8	1.5
Return on assets (ROA), % ^{**}	0.70	0.66	0.04 *	0.48	1.12	0.51	-1.65	0.66	0.09
Cost-to-income ratio ^{**}	0.65	0.61	6%	0.72	0.57	0.69	0.66	0.60	0.63
Common Equity Tier 1 capital ratio, CET1 (Bank Group), % ²	12.6	13.0	-0.4 *	12.6	12.0	12.8	12.6	13.0	12.6
Tier 1 capital ratio (Bank Group), % ²	15.0	14.8	0.2 *	15.0	14.3	14.5	14.3	14.8	14.3
Capital adequacy ratio (Bank Group), % ²	18.0	17.8	0.1 *	18.0	17.2	17.5	17.3	17.8	17.3
Risk-weighted assets (Bank Group) ²	3,356.5	3,279.6	2%	3,356.5	3,482.6	3,429.4	3,378.9	3,279.6	3,378.9
Capital adequacy ratio (finance and insurance conglomerate), % ²	136.9	136.5	0.4 *	136.9	132.9	136.3	137.8	136.5	137.8
Equity ratio, % ^{** 2}	6.1	6.2	-0.1 *	6.1	6.0	6.7	5.9	6.2	5.9
Gross assets under management ^{** 2,}	18,176	16,297	12%	18,176	18,074	16,624	16,628	16,297	16,628
Net assets under management ^{** 2,}	15,325	13,538	13%	15,325	15,161	13,992	13,911	13,538	13,911
Borrowing from the public ²	4,006	4,122	-3%	4,006	4,001	4,042	4,078	4,122	4,078
Lending to the public ²	7,760	7,839	-1%	7,760	7,828	7,867	7,882	7,839	7,882
Premiums written before reinsurers' share (Aktia Life Insurance Ltd) ^{**}	174.8	175.0	0%	56.9	60.5	57.4	60.8	42.9	235.8
Expense ratio (Aktia Life Insurance Ltd), % ^{**3}	121.0	127.8	-6.8 *	121.0	115.0	117.8	126.8	127.8	126.8
Solvency ratio (Aktia Life Insurance Ltd), %	179.9	178.9	1.1 *	179.9	180.1	173.0	178.9	178.9	178.9
Eligible capital (Aktia Life Insurance Ltd)	176.4	177.9	-1%	176.4	180.7	169.0	175.0	177.9	175.0
Investments at fair value (Aktia Life Insurance Ltd) ^{** 2}	2,125	1,905	12%	2,125	2,115	1,931	1,960	1,905	1,960
Liabilities from insurance contracts ²	381	416	-8%	381	402	400	408	416	408
Liabilities from investment contracts ²	1,614	1,376	17%	1,614	1,595	1,425	1,438	1,376	1,438
Group's personnel (FTEs), average number of employees	852	860	-1%	873	857	831	833	873	853
Group's personnel (FTEs), at the end of the period ²	857	845	1%	857	883	845	825	845	825

(EUR million)	Jan-Sep 2026	Jan-Sep 2025	Δ	Q3/ 2026	Q2/ 2026	Q1/ 2026	Q4/ 2025	Q3/ 2025	Jan-Dec 2025
Alternative performance measures excluding items affecting comparability:									
Comparable cost-to-income ratio**	0.63	0.58	8%	0.66	0.55	0.69	0.61	0.58	0.59
Comparable earnings per share (EPS), EUR ^{1, **}	0.88	0.88	-1%	0.23	0.46	0.19	0.25	0.29	1.13
Comparable return on equity (ROE), %**	14.0	12.8	1.1 *	11.1	21.5	9.3	11.2	12.8	12.8

1 Earnings per share (EPS) and total comprehensive income per share has been recalculated so that the result includes interest expenses (net of tax) on Additional Tier 1 (AT1) capital instruments as of 1 January 2026. The impact was marginally negative. For further information, see Note 1.

2 At the end of the period.

3 Cumulative from the beginning of the year.

* The change is calculated in percentage points.

** Aktia has defined the alternative performance measures to be presented in the Group's financial reports in accordance with the guidelines for Alternative Performance Measures issued by the European Securities and Markets Authority (ESMA). The Alternative Performance Measures (APMs) are financial measures that have not been defined in the IFRS rules, the capital requirements regulation (CRD/CRR) or in the Solvency II framework (SII). Therefore, the APMs shall not be regarded as substitutes for financial measures in accordance with IFRS. The APMs make comparison of different periods easier and gives users of financial reports useful further information. Aktia presents a number of APMs, from which items affecting comparability are excluded. Items affecting comparability are not associated with day-to-day business, and such items are income and expenses attributable to restructuring, divestment of operations as well as impairment of assets departing from day-to-day business. The items affecting comparability are shown in the table under the Group's income statement and comprehensive income.

Basis of calculation

Earnings per share (EPS), EUR

Profit for the period after tax attributable to the shareholders of Aktia Bank plc adjusted for interest expense (net of tax) on Additional Tier 1 capital instrument (AT1) / Average number of shares over the reporting period (adjusted for new issue)

Total comprehensive income per share, EUR

Total comprehensive income for the period after taxes attributable to the shareholders of Aktia Bank plc adjusted for interest expense (net of tax) on Additional Tier 1 capital instrument (AT1) / Average number of shares over the reporting period (adjusted for new issue)

Equity per share (NAV), EUR

Equity attributable to the shareholders of Aktia Bank plc / Number of shares at the end of the period

Return on equity (ROE), %

Profit for the period, annualized / Average equity excl. additional Tier 1 capital holders x 100

Return on assets (ROA), %

Profit for the period / Average balance total x 100

Dividend per share, EUR

Dividend / Number of dividend-entitled shares

Cost-to-income ratio

Total operating expenses / Total operating income

Common Equity Tier 1 capital ratio (Bank Group), %

Common Equity Tier 1 capital / Risk-weighted commitments x 100

Tier 1 capital ratio (Bank Group), %

Tier 1 capital / Risk-weighted commitments x 100

Capital adequacy ratio (Bank Group), %

Capital base (Tier 1 capital + Tier 2 capital) / Risk-weighted commitments x 100

The capital base is calculated in accordance with the EU requirements on capital adequacy.

Risk-weighted commitments (Bank Group)

Total assets in the balance sheet and off-balance sheet items, including derivatives measured and risk-weighted in accordance with the EU requirements on capital adequacy.

The capital requirements for operational risks have been calculated and risk-weighted in accordance with the standardised method in EU requirements on capital adequacy.

Capital adequacy ratio, % (finance and insurance conglomerate)

The total capital base of the conglomerate (equity including sector-specific assets and deductions) / Minimum requirement for the conglomerate's own funds (credit institution + insurance business) x 100

The capital adequacy of the conglomerate is regulated by section 3 of the act governing financial and insurance conglomerates and its related degree.

Equity ratio, %

Equity incl. non-controlling interest's share of equity / Average balance total x 100

Assets under management

Assets under Management (AuM) comprise managed and brokered mutual funds that the bank actively oversees on behalf of its customers. Gross AuM includes all assets for which Aktia earns commissions.

Gross assets include several layers of holdings in the company's own products (e.g., an Aktia fund-of-funds or a discretionary mandate whose underlying investments are in Aktia's own products).

In the net AuM, each customer investment is counted only once.

Expense ratio (Aktia Life Insurance Ltd), %

(Operating costs + cost of claims paid) / Total expense loadings x 100

Total expense loadings are items which, according to actuarial calculations, should cover the costs. The operating costs do not include the re-insurers' commissions.

Solvency ratio (Aktia Life Insurance Ltd), %

Eligible capital / Solvency capital requirement (SCR) x 100

Eligible capital (Aktia Life Insurance Ltd)

The difference between assets and liabilities (the Tier II - loan is taken into account up to a maximum of 50% of the SCR)

Alternative Performance Measures (APM)

Aktia follows the European Securities and Markets Authority (ESMA) guidelines on Alternative Performance Measures (APM). The alternative performance measures facilitate the comparison of periods and provide additional useful information to users of the financial statements. Aktia presents a number of alternative performance measures, in which the Group's items affecting comparability are excluded. Items affecting comparability are not associated with the current operations and refer to income and expenses attributable to restructuring and divestment of operations and impairment of assets deviating from the current operations. The items affecting comparability are listed in the table under the consolidated income statement and statement of comprehensive income.

Consolidated income statement

EUR million	Note	Jan-Sep 2026	Jan-Sep 2025	Δ%	Jan-Dec 2025
Net interest income	3	97.0	103.9	-7%	138.8
Dividends		0.3	0.1	183%	0.2
Commission income		110.6	105.8	4%	142.3
Commission expenses		-14.6	-13.5	8%	-17.7
Net commission income		96.0	92.3	4%	124.6
Insurance service result		11.2	10.5	7%	12.5
Result from investment contracts		7.7	7.1	8%	9.6
Net investment result		1.9	5.1	-62%	8.5
Net income from life insurance	4	20.9	22.7	-8%	30.6
Net income from financial transactions	5	2.5	0.6	305%	0.9
Other operating income		0.7	0.6	32%	0.7
Total operating income		217.4	220.3	-1%	295.8
Personnel costs		-65.0	-62.0	5%	-82.5
IT expenses		-41.7	-39.3	6%	-53.7
Depreciation of tangible and intangible assets		-14.0	-12.6	10%	-17.3
Other operating expenses		-21.4	-21.4	0%	-31.7
Total operating expenses		-142.1	-135.3	5%	-185.2
Impairment of goodwill		—	—	—	-47.7
Impairment of intangible assets		—	—	—	-22.3
Impairment of credits and other commitments	7	3.5	-9.9	—	-15.8
Share of profit from associated companies		0.0	0.1	—	0.1
Operating profit		78.8	75.2	5%	24.9
Taxes		-15.6	-14.8	5%	-14.6
Profit for the period		63.1	60.3	5%	10.3
Attributable to:					
Shareholders in Aktia Bank Plc		62.5	60.3	4%	10.3
Holders of Additional Tier 1 capital		0.7	—	—	—
Non-controlling interests		0.0	—	—	—
Total		63.1	60.3	5%	10.3
Profit for the period attributable to shareholders in Aktia Bank Plc		62.5	60.3	4%	10.3
Interest expense on Additional Tier 1 capital instrument (AT1)		-3.6	-1.7	108%	-2.3
Tax effect		0.7	0.3	108%	0.5
Adjusted profit for the period attributable to shareholders in Aktia Bank Plc		59.6	58.9	1%	8.4
Earnings per share (EPS), EUR		0.81	0.81	1%	0.11
Earnings per share (EPS) after dilution, EUR		0.81	0.81	1%	0.11
Operating profit excluding items affecting comparability:					
Operating profit		78.8	75.2	5%	24.9
Additional income from divestment of Visa Europe to Visa Inc		—	-0.2	-100%	-0.2
Costs for restructuring		6.0	7.4	-18%	11.3
Impairment of goodwill and intangible assets related to the acquisition of Taaleri asset management business		—	—	—	70.1
Comparable operating profit		84.8	82.3	3%	106.0

Consolidated statement of comprehensive income

(EUR million)	Jan-Sep 2026	Jan-Sep 2025	Δ%	Jan-Dec 2025
Profit for the period	63.1	60.3	5%	10.3
Other comprehensive income after taxes:				
Change in fair value for financial assets	3.5	9.0	-61%	11.6
Change in fair value for cash flow hedging	0.0	0.1	—	-0.1
Transferred to the income statement for financial assets	-0.3	0.1	—	0.2
Comprehensive income from items which can be transferred to the income statement	3.2	9.3	-66%	11.7
Defined benefit plan pensions	—	—	—	-0.1
Comprehensive income from items which can not be transferred to the income statement	—	—	—	-0.1
Total comprehensive income for the period	66.3	69.6	-5%	21.9
Total comprehensive income attributable to:				
Shareholders in Aktia Bank plc	65.7	69.6	-6%	21.9
Holders of Additional Tier 1 capital	0.7	—	—	—
Non-controlling interests	0.0	—	—	—
Total	66.3	69.6	-5%	21.9
Total comprehensive income excluding items affecting comparability:				
Total comprehensive income	66.3	69.6	-5%	21.9
Additional income from divestment of Visa Europe to Visa Inc	—	-0.2	-100%	-0.2
Costs for restructuring	4.8	5.9	-18%	9.0
Impairment of goodwill and intangible assets related to the acquisition of Taaleri asset management business	—	—	—	65.6
Comparable total comprehensive income	71.2	75.3	-123%	96.3

Items affecting comparability in the consolidated income statement and comprehensive income

(EUR million)	Jan-Sep 2026	Jan-Sep 2025	Δ%	Jan-Dec 2025
Net income from financial transactions	—	0.2	-100%	0.2
Total operating income	—	0.2	-100%	0.2
Personnel costs	-3.6	-2.6	36%	-2.7
Other operating expenses	-2.5	-4.8	-48%	-8.6
Total operating expenses	-6.0	-7.4	-18%	-11.3
Impairment of intangible assets	—	—	—	-22.3
Impairment of goodwill	—	—	—	-47.7
Operating profit	-6.0	-7.1	-15%	-81.1
Taxes	1.2	1.4	-15%	6.7
Comprehensive income for the period	-4.8	-5.7	-15%	-74.4

Consolidated balance sheet

(EUR million)	Note	30 Sep 2026	31 Dec 2025	Δ%	30 Sep 2025
Interest-bearing securities		44.7	56.7	-21%	57.7
Shares and participations		165.8	171.2	-3%	168.7
Investments for unit-linked investments		1,699.3	1,518.4	12%	1,457.8
Financial assets measured at fair value through income statement	8	1,909.7	1,746.4	9%	1,684.3
Interest-bearing securities		802.0	983.7	-18%	955.9
Financial assets measured at fair value through other comprehensive income	8	802.0	983.7	-18%	955.9
Interest-bearing securities	7,8	373.6	404.3	-8%	404.6
Lending to the Bank of Finland and credit institutions	7,8	589.4	488.1	21%	903.3
Lending to the public and public sector entities	7,8	7,759.8	7,881.9	-2%	7,839.4
Cash and balances with central banks	8	81.3	76.6	6%	76.2
Financial assets measured at amortised cost		8,804.1	8,850.9	-1%	9,223.4
Derivative instruments	6,8	42.9	46.6	-8%	63.1
Investments in associated companies and joint ventures		2.6	2.8	-9%	2.8
Goodwill		32.7	32.7	—%	80.4
Intangible assets		69.9	65.5	7%	84.7
Right-of-use assets		21.0	21.3	-1%	20.0
Investment properties		60.9	59.6	2%	61.1
Other tangible assets		8.0	7.7	4%	7.1
Tangible and intangible assets		192.5	186.8	3%	253.3
Other assets		178.5	149.9	19%	130.4
Income tax receivables		1.5	0.3	348%	1.9
Deferred tax receivables		5.7	12.8	-55%	12.5
Tax receivables		7.2	13.1	-45%	14.3
Total assets		11,939.6	11,980.2	0%	12,327.5
Liabilities					
Liabilities to central banks		—	—	—	250.0
Deposits from credit institutions		181.8	76.5	138%	84.6
Deposits from the public and public sector entities		4,005.9	4,077.7	-2%	4,121.8
Other deposits		305.0	370.0	-18%	420.9
Deposits	8	4,492.7	4,524.2	-1%	4,627.2
Derivative instruments	6,8	204.0	148.9	37%	145.3
Debt securities issued		4,068.0	4,302.4	-5%	4,300.5
Subordinated liabilities		156.3	156.6	0%	155.6
Other liabilities to credit institutions		75.0	75.0	—%	75.0
Other financial liabilities	8	4,299.3	4,534.1	-5%	4,531.1
Liabilities from insurance contracts		380.9	407.7	-7%	415.8
Liabilities from investment contracts		1,614.5	1,437.6	12%	1,376.4
Liabilities from insurance business	4	1,995.4	1,845.3	8%	1,792.2
Other liabilities		178.0	175.1	2%	179.5
Provisions		1.2	1.6	-23%	1.5
Income tax liabilities		—	8.0	-100%	0.0
Deferred tax liabilities		36.3	37.4	-3%	48.8
Tax liabilities		36.3	45.4	-20%	48.8
Total liabilities		11,206.8	11,274.5	-1%	11,575.6

(EUR million)	Note	30 Sep 2026	31 Dec 2025	Δ%	30 Sep 2025
Equity					
Restricted equity		155.8	152.6	2%	150.2
Unrestricted equity		496.9	493.6	1%	542.3
Shareholders' share of equity		652.7	646.2	1%	692.5
Holders of Additional Tier 1 capital		80.0	59.5	35%	59.5
Non-controlling interests		0.1	—	—	—
Total equity		732.8	705.7	4%	751.9
Total liabilities and equity		11,939.6	11,980.2	0%	12,327.5

Consolidated off-balance-sheet commitments

(EUR million)		30 Sep 2026	31 Dec 2025	Δ%	30 Sep 2025
Guarantees		20.4	37.9	-46%	36.5
Other commitments provided to a third party		0.4	0.6	-28%	0.9
Unused credit arrangements		673.5	632.1	7%	680.8
Other irrevocable commitments		4.2	4.2	—%	4.2
Total		698.5	674.8	4%	722.4

Consolidated statement of changes in equity

(EUR million)	Share capital	Fund at fair value	Fund for share-based payments	Un-restricted equity reserve	Retained earnings	Share-holders' share of equity	Non-controlling interests	Additional Tier 1 capital holders	Total equity
Equity as at 1 January 2025	169.7	-28.8	7.3	148.0	386.1	682.4	—	59.5	741.9
Share issue				3.7	—	3.7			3.7
Acquisition of treasury shares					-1.8	-1.8			-1.8
Divestment of treasury shares				0.2	1.8	2.0			2.0
Dividend to shareholders					-59.9	-59.9			-59.9
Profit for the period					10.3	10.3	—		10.3
Change in fair value for financial assets		11.6				11.6			11.6
Change in fair value for cash flow hedging		-0.1				-0.1			-0.1
Transferred to the income statement for financial assets		0.2				0.2			0.2
Comprehensive income from items which can be transferred to the income statement		11.7				11.7			11.7
Defined benefit plan pensions					-0.1	-0.1			-0.1
Comprehensive income from items which can not be transferred to the income statement					-0.1	-0.1			-0.1
Total comprehensive income for the period		11.7			10.2	21.9	—		21.9
Paid interest on Additional Tier 1 (AT1) capital, after taxes					-1.9	-1.9			-1.9
Change in share-based payments (IFRS 2)			-0.2			-0.2			-0.2
Reversal of dividend liability for cancelled shares					0.0	0.0			0.0
Equity as at 31 December 2025	169.7	-17.1	7.1	151.9	334.5	646.2	—	59.5	705.7

(EUR million)	Share capital	Fund at fair value	Fund for share-based payments	Un-restricted equity reserve	Retained earnings	Shareholders' share of equity	Non-controlling interests	Additional Tier 1 capital holders	Total equity
Equity as at 1 January 2026	169.7	-17.1	7.1	151.9	334.5	646.2	—	59.5	705.7
Share issue				2.7	—	2.7			2.7
Acquisition of treasury shares					-1.7	-1.7			-1.7
Divestment of treasury shares				-0.3	1.7	1.4			1.4
Dividend to shareholders					-58.8	-58.8			-58.8
Profit for the period					62.5	62.5	0.0	0.7	63.1
Change in fair value for financial assets		3.5				3.5			3.5
Change in fair value for cash flow hedging		0.0				0.0			0.0
Transferred to the income statement for financial assets		-0.3				-0.3			-0.3
Comprehensive income from items which can be transferred to the income statement		3.2				3.2			3.2
Total comprehensive income for the period		3.2			62.5	65.7	0.0	0.7	66.3
Change in Additional Tier 1 (AT1) capital						—		19.9	19.9
Paid interest and fee on Additional Tier 1 (AT1) capital, after taxes					-2.9	-2.9			-2.9
Change in share-based payments (IFRS 2)			0.7			0.7			0.7
Other changes					-0.5	-0.5	0.1		-0.5
Equity as at 30 September 2026	169.7	-13.9	7.8	154.3	334.8	652.7	0.1	80.0	732.8

(EUR million)	Share capital	Fund at fair value	Fund for share-based payments	Un-restricted equity reserve	Retained earnings	Shareholders' share of equity	Non-controlling interests	Additional Tier 1 capital holders	Total equity
Equity as at 1 January 2025	169.7	-28.8	7.3	148.0	386.1	682.4	—	59.5	741.9
Share issue				2.8		2.8			2.8
Acquisition of treasury shares					-1.8	-1.8			-1.8
Divestment of treasury shares				0.2	1.8	2.0			2.0
Dividend to shareholders					-59.9	-59.9			-59.9
Profit for the period					60.3	60.3	—		60.3
Change in fair value for financial assets		9.0				9.0			9.0
Change in fair value for cash flow hedging		0.1				0.1			0.1
Transferred to the income statement for financial assets		0.1				0.1			0.1
Comprehensive income from items which can be transferred to the income statement		9.3				9.3			9.3
Total comprehensive income for the period		9.3			60.3	69.6	—		69.6
Paid interest on Additional Tier 1 (AT1) capital, after taxes					-1.9	-1.9			-1.9
Change in share-based payments (IFRS 2)			-0.6			-0.6			-0.6
Reversal of dividend liability for cancelled shares					0.0	0.0			0.0
Equity as at 30 September 2025	169.7	-19.5	6.6	150.9	384.7	692.5	—	59.5	751.9

Consolidated cash flow statement

(EUR million)	Jan-Sep 2026	Jan-Sep 2025	Δ%	Jan-Dec 2025
Cash flow from operating activities				
Operating profit	78.8	75.2	5%	24.9
Adjustment items not included in cash flow	9.1	19.5	-54%	107.8
Paid income taxes	-18.8	-13.6	38%	-16.0
Cash flow from operating activities before change in receivables and liabilities	69.1	81.1	-15%	116.6
Increase (-) or decrease (+) in receivables from operating activities ¹	27.6	-415.2	—	-197.0
Increase (+) or decrease (-) in liabilities from operating activities	-20.9	439.1	—	148.2
Total cash flow from operating activities	75.8	105.1	-28%	67.8
Cash flow from investing activities				
Investment in investment properties	-0.1	—	—	-0.1
Investment in tangible and intangible assets	-15.6	-19.1	-18%	-32.9
Acquisition of associate company	0.0	-0.1	-86%	-0.1
Capital loan repayment from associated companies	0.1	0.1	—%	0.1
Dividend from associated companies	0.0	0.1	-75%	0.1
Total cash flow from investing activities	-15.6	-19.0	-18%	-33.0
Cash flow from financing activities				
Repayment of Tier 1 /AT1) capital	-60.0	—	—	—
Additional Tier 1 (AT1) capital issue	80.0	—	—	—
Paid interest and fee on Additional Tier 1 (AT1) capital	-4.3	-2.3	88%	-2.3
Divestment of treasury shares	1.4	2.0	-28%	2.0
Paid dividends	-58.8	-59.9	-2%	-59.9
Total cash flow from financing activities	-41.7	-60.3	-31%	-60.3
Change in cash and cash equivalents	18.5	25.8	-29%	-25.4
Cash and cash equivalents at the beginning of the year	51.1	76.6	-33%	76.6
Cash and cash equivalents at the end of the period	69.8	102.4	-32%	51.1
Cash and cash equivalents from the acquisition of AYT (became subsidiary)	0.2	—	—	—
Cash and cash equivalents in the cash flow statement consist of the following items:				
Cash in hand	0.4	0.4	11%	0.5
Bank of Finland current account excl. the minimum reserve deposit in Bank of Finland	36.8	26.1	41%	28.9
Repayable on demand claims on credit institutions	32.6	75.9	-57%	21.7
Total	69.8	102.4	-32%	51.1
Adjustment items not included in cash flow consist of:				
Impairment of interest-bearing securities	0.6	-0.3	—	-0.4
Unrealised change in value for financial assets measured at fair value through income statement	11.1	9.1	22%	11.7
Impairment of credits and other commitments	-3.5	9.9	—	15.8
Change in fair values	-13.2	-12.4	6%	-9.4
Depreciation and impairment of tangible and intangible assets	10.1	9.6	5%	84.5
Sales gains and losses from tangible and intangible assets (incl. shares of subsidiary)	0.1	—	—	—
Unwound fair value hedging	3.7	3.7	0%	4.9
Change in fair values of investment properties	-0.4	0.7	—	1.1
Change in share-based payments	0.6	-0.7	—	-0.4
Other adjustments	0.0	0.0	—	0.0
Total	9.1	19.5	-54%	107.8

¹ Includes change in deposits at the Bank of Finland of EUR 93 (Jan–Sep 2025: 325, Jan–Dec 2025: -42.0) million.

Quarterly trends in the Group

(EUR million)								
Income statement	Q3/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Jan-Sep 2026	Jan-Sep 2025	Jan-Dec 2025
Net interest income	31.9	33.1	32.0	34.9	34.0	97.0	103.9	138.8
Dividends	0.0	0.2	0.1	0.1	0.0	0.3	0.1	0.2
Net commission income	31.1	32.5	32.3	32.3	31.2	96.0	92.3	124.6
Net income from life insurance	5.7	14.1	1.1	7.8	8.2	20.9	22.7	30.6
Net income from financial transactions	1.3	2.0	-0.9	0.3	-0.2	2.5	0.6	0.9
Other operating income	0.4	0.2	0.1	0.1	0.2	0.7	0.6	0.7
Total operating income	70.4	82.1	64.8	75.6	73.5	217.4	220.3	295.8
Personnel costs	-23.1	-21.9	-20.1	-20.6	-20.3	-65.0	-62.0	-82.5
IT expenses	-14.0	-14.0	-13.7	-14.4	-13.4	-41.7	-39.3	-53.7
Depreciation of tangible and intangible assets	-4.7	-4.6	-4.7	-4.7	-4.6	-14.0	-12.6	-17.3
Other operating expenses	-9.1	-6.3	-6.0	-10.3	-6.2	-21.4	-21.4	-31.7
Total operating expenses	-50.9	-46.8	-44.5	-49.9	-44.4	-142.1	-135.3	-185.2
Impairment of intangible assets and goodwill	—	—	—	-70.1	—	—	—	-70.1
Impairment of credits and other commitments	-1.5	6.8	-1.7	-5.9	-3.8	3.5	-9.9	-15.8
Share of profit from associated companies	0.0	-0.1	0.0	0.0	0.0	0.0	0.1	0.1
Operating profit	18.0	42.1	18.7	-50.3	25.3	78.8	75.2	24.9
Taxes	-3.7	-8.5	-3.5	0.2	-5.2	-15.6	-14.8	-14.6
Profit for the period	14.4	33.6	15.2	-50.1	20.1	63.1	60.3	10.3
Attributable to:								
Shareholders in Aktia Bank plc	14.4	33.6	14.5	-50.1	20.1	62.5	60.3	10.3
Holders of other Tier 1 capital	—	—	0.7	—	—	0.7	—	0.0
Non-controlling interests	0.0	0.0	—	—	—	0.0	—	—
Total	14.4	33.6	15.2	-50.1	20.1	63.1	60.3	10.3
Earnings per share (EPS), EUR	0.18	0.44	0.19	-0.69	0.27	0.81	0.81	0.11
Comparable earnings per share (EPS), EUR	0.23	0.46	0.19	0.25	0.29	0.88	0.88	1.13
Operating profit excluding items affecting comparability:	Q3/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Jan-Sep 2026	Jan-Sep 2025	1-12/2025
Reported operating profit	18.0	42.1	18.7	-50.3	25.3	78.8	75.2	24.9
Operating income:								
Additional income from divestment of Visa Europe to Visa Inc	—	—	—	—	—	—	-0.2	-0.2
Operating expenses:								
Costs for restructuring	4.4	1.6	—	3.9	2.1	6.0	7.4	11.3
Impairment of goodwill and intangible assets related to the acquisition of Taaleri's asset management business	—	—	—	70.1	—	—	—	70.1
Comparable operating profit	22.5	43.7	18.7	23.7	27.4	84.8	82.3	106.0

(EUR million)								
Comprehensive income	Q3/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Jan-Sep 2026	Jan-Sep 2025	Jan-Dec 2025
Profit for the period	14.4	33.6	15.2	-50.1	20.1	63.1	60.3	10.3
Other comprehensive income after taxes:								
Change in fair value for financial assets	0.2	2.5	0.9	2.5	2.8	3.5	9.0	11.6
Change in fair value for cash flow hedging	-1.0	0.4	0.6	-0.2	0.5	0.0	0.1	-0.1
Transferred to the income statement for financial assets	0.0	-0.4	0.0	0.1	0.0	-0.3	0.1	0.2
Comprehensive income from items which can be transferred to the income statement	-0.8	2.4	1.5	2.5	3.4	3.2	9.3	11.7
Defined benefit plan pensions	—	—	—	-0.1	—	—	—	-0.1
Comprehensive income from items which can not be transferred to the income statement	—	—	—	-0.1	—	—	—	-0.1
Total comprehensive income for the period	13.6	36.0	16.7	-47.7	23.4	66.3	69.6	21.9
Total comprehensive income attributable to:								
Shareholders in Aktia Bank plc	13.6	36.0	16.0	-47.7	23.4	65.7	69.6	21.9
Holders of Additional Tier 1 capital	—	—	0.7	—	—	0.7	—	—
Non-controlling interests	0.0	0.0	0.0	—	—	0.0	—	—
Total	13.6	36.0	16.7	-47.7	23.4	66.3	69.6	21.9
Total comprehensive income excluding items affecting comparability:	Q3/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Jan-Sep 2026	Jan-Sep 2025	Jan-Dec 2025
Reported total comprehensive income	13.6	36.0	16.7	-47.7	23.4	66.3	69.6	21.9
Additional income from divestment of Visa Europe to Visa Inc	—	—	—	—	—	—	-0.2	-0.2
Costs for restructuring	3.5	1.3	—	3.2	1.7	4.8	5.9	9.0
Impairment of goodwill and intangible assets related to the acquisition of Taaleri's asset management business	—	—	—	65.6	—	—	—	65.6
Comparable total comprehensive income	17.1	37.4	16.7	21.1	25.1	71.2	75.3	96.3

Quarterly trends in the segments

(EUR million)								
Asset Management	Q3/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Jan-Sep 2026	Jan-Sep 2025	Jan-Dec 2025
Net interest income	2.1	2.3	2.1	2.3	2.7	6.6	8.4	10.7
Net commission income	17.0	17.2	17.2	17.2	16.6	51.4	49.3	66.5
Other income	0.1	0.1	0.1	0.1	0.2	0.2	0.3	0.4
Total operating income	19.2	19.6	19.3	19.5	19.5	58.2	58.1	77.6
Personnel costs	-5.0	-5.1	-4.4	-5.0	-4.9	-14.5	-14.4	-19.4
Other expenses ¹	-9.4	-8.2	-8.1	-9.5	-8.4	-25.8	-27.2	-36.7
Total operating expenses	-14.5	-13.4	-12.4	-14.4	-13.4	-40.3	-41.6	-56.1
Impairment of intangible assets and goodwill	—	—	—	-70.1	—	—	—	-70.1
Impairment of credits and other commitments	—	0.2	0.0	0.0	—	0.2	-0.2	-0.2
Operating profit	4.8	6.4	6.9	-65.0	6.1	18.1	16.3	-48.7
Comparable operating profit	5.9	7.3	6.9	5.4	6.5	20.1	17.5	22.9

(EUR million)								
Banking Business	Q3/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Jan-Sep 2026	Jan-Sep 2025	Jan-Dec 2025
Net interest income	33.7	34.2	33.3	36.6	35.2	101.2	106.8	143.5
Net commission income	14.2	15.8	15.3	15.1	14.8	45.2	43.7	58.8
Other income	0.3	0.1	0.0	0.0	0.1	0.3	0.3	0.3
Total operating income	48.2	50.0	48.5	51.8	50.1	146.8	150.8	202.6
Personnel costs	-6.4	-6.3	-6.4	-6.5	-6.1	-19.2	-18.2	-24.7
Other expenses ¹	-23.3	-21.6	-20.5	-21.0	-18.6	-65.4	-56.0	-77.0
Total operating expenses	-29.8	-27.9	-26.9	-27.5	-24.7	-84.6	-74.2	-101.7
Impairment of credits and other commitments	-1.5	6.6	-1.7	-5.9	-3.8	3.4	-9.7	-15.6
Operating profit	16.9	28.7	19.9	18.4	21.6	65.5	66.8	85.2
Comparable operating profit	18.5	29.3	19.9	18.7	21.8	67.7	68.2	86.9

As of 1 January 2026, product and sales support within the Banking Business are reported as direct costs in the Banking Business segment. For further information, see Note 1.

(EUR million) Life Insurance	Q3/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Jan-Sep 2026	Jan-Sep 2025	Jan-Dec 2025
Insurance service result	1.9	4.8	4.5	2.0	5.7	11.2	10.5	12.5
Result from investment contracts	2.6	2.6	2.5	2.5	2.4	7.7	7.1	9.6
Net investment result	2.1	7.3	-5.2	4.1	0.8	4.2	7.2	11.3
Net income from life insurance	6.5	14.8	1.8	8.6	8.9	23.1	24.8	33.4
Other income	0.0	0.1	0.1	—	—	0.3	—	—
Total operating income	6.6	14.9	1.9	8.6	8.9	23.4	24.8	33.4
Personnel costs	-0.8	-0.7	-0.7	-0.9	-0.6	-2.2	-1.8	-2.7
Other expenses ¹	-3.4	-2.5	-2.5	-2.3	-2.2	-8.3	-6.9	-9.2
Total operating expenses	-4.2	-3.1	-3.2	-3.2	-2.8	-10.5	-8.7	-11.9
Operating profit	2.4	11.8	-1.3	5.4	6.1	12.9	16.1	21.5
Comparable operating profit	3.5	11.8	-1.3	5.4	6.1	14.0	16.1	21.5

(EUR million) Group Functions	Q3/2026	Q2/2026	Q1/2026	Q4/2025	Q3/2025	Jan-Sep 2026	Jan-Sep 2025	Jan-Dec 2025
Net interest income	-4.0	-3.5	-3.4	-4.0	-4.0	-10.9	-11.6	-15.6
Net commission income	0.4	0.1	0.5	0.5	0.4	1.0	1.0	1.5
Other income	3.0	3.9	0.9	1.9	1.5	7.7	5.9	7.8
Total operating income	-0.7	0.5	-2.1	-1.6	-2.2	-2.3	-4.7	-6.3
Personnel costs	-10.8	-9.7	-8.6	-8.3	-8.7	-29.2	-27.5	-35.8
Other expenses ¹	5.4	4.5	3.3	0.7	2.3	13.2	8.2	8.9
Total operating expenses	-5.4	-5.2	-5.3	-7.6	-6.4	-16.0	-19.3	-26.9
Operating profit	-6.1	-4.8	-7.4	-9.2	-8.5	-18.2	-24.0	-33.2
Comparable operating profit	-5.5	-4.6	-7.4	-5.8	-7.0	-17.5	-19.5	-25.3

As of 1 January 2026, product and sales support within the Banking Business are reported as direct costs in the Banking Business segment. For further information, see Note 1.

¹ The net expenses for central functions are allocated from the Group Functions to the business segments Asset Management, Banking Business and Life Insurance. This cost allocation is included in the segments' other operating expenses.

Note 1. Basis of preparation of the interim report and significant accounting principles

Basis of preparation of the interim report

Aktia Bank Plc's consolidated financial statements have been prepared in accordance with the International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) as adopted by the EU.

The interim report for the period 1 January–30 September 2026 has been prepared in accordance with IAS 34 Interim Financial Reporting, and its figures are unaudited. The interim report does not include all the information required for a full set of financial statements and should therefore be read in conjunction with Aktia Group's Annual Report 2025 and other supplementary reports (e.g. Pillar III Report 2025).

Income statement items are compared with the corresponding period of the previous year, while balance sheet items are compared with the previous year-end unless otherwise stated. The figures in the tables are presented in millions of euros with one decimal and are rounded, therefore the sum of individual amounts and percentage changes may deviate from the presented total.

The interim report for the period 1 January–30 September 2026 was approved by the Board of Directors on 30 October 2026.

Significant accounting principles

In preparing the interim report, the Group has applied the accounting principles that were applied in the annual consolidated financial statements as at 31 December 2025.

The Group assesses that new or revised IFRS standards issued by the IASB or interpretations issued by IFRIC (International Financial Reporting Interpretations Committee) that became effective as of 1 January 2026 have no significant impact on the Group's future results, financial position or disclosures. New and revised standards issued by the IASB that are not yet effective are also not expected to have any significant impact on the Group's financial statements.

IFRS 18

IFRS 18, Presentation and Disclosure in Financial Statements, was issued by the IASB in April 2024 and was adopted by the EU on 13 February 2026. IFRS 18 establishes the requirements for presentation and disclosures in the financial statements and replaces IAS 1, Presentation of Financial Statements. Aktia will adopt the new standard for financial periods beginning on 1 January 2027, and it will be applied retrospectively to the comparative periods.

IFRS 18 introduces a new structure for the income statement, in which income and expenses are classified into five categories: operating, investing, financing, income taxes, and discontinued operations. For entities that provide financing to customers or invest in assets as part of their main business activities, such as banks, the standard includes specific classification principles. The new structure aims to improve comparability between entities and make the information in the income statement more useful for investors. The standard also introduces new disclosure requirements for Management-defined Performance Measures (MPMs).

Aktia has evaluated the effects of IFRS 18 on the consolidated financial statements. The effects mainly relate to the presentation of financial information in the income statement. Aktia assesses that the majority of operating profit items will be classified in the operating category. The most significant changes for Aktia are expected to relate to the classification of interest expense on lease liabilities and to the presentation of income and expenses within the life insurance business. For the life insurance business, certain income and expenses will be partially reallocated between different income and expense line items in the income statement. Lease liabilities and the related interest expense will be classified in the financing category, which means that the Group's operating profit is expected to increase by approximately EUR 1 million.

Implementation of a new ECL model

During the second quarter of 2026, the new ECL model for credits and other commitments was implemented, resulting in a decrease of expected credit losses (ECL) of EUR 8.1 million. The decrease is mainly explained by the recalculation of loss given default (LGD). More than half of the decrease relates to mortgage loans. The model has been fully updated, and the most significant changes are as follows:

- LGD for retail customers decreased as the calculation of realised losses at default (LGD) has been updated; among other things, collateral has been taken into account to a greater extent and a lower discount rate has been applied. LGD also decreased for the majority of corporate customers as new types of collateral have been included in the calculation.
- The threshold for changes in the probability of default (PD) has been lowered in the definition of what constitutes a significant increase in credit risk. A significant increase in credit risk means that a loan is transferred from stage 1 to stage 2, resulting in expected credit losses being calculated over the instrument's remaining contractual term rather than over a 12-month period as in stage 1. The lower threshold for changes in PD therefore means that a larger number of loans than previously are classified in stage 2, where ECL is calculated over the remaining maturity of the loan.

Other changes in presentation

As of 1 January 2026, earnings per share (EPS) has been changed so that the profit includes interest expenses (net of tax) on Tier 1 capital instruments (AT1). The comparative figures have been updated accordingly and the recalculation had only a marginal negative impact on the EPS key figures. The effect of interest expenses on Tier 1 capital instruments (AT1) and its related taxes is presented in the consolidated income statement.

As of 1 January 2026, product and sales support for the banking business is reported as direct costs in the Banking business segment. Previously, these functions were reported within the Group Functions segment and the net costs were allocated to the Banking business segment. The change has no impact on the segments' operating profit for the comparative period. The comparative figures have been updated to reflect the new reporting.

Note 2. Group's risk exposure

The Bank Group's capital adequacy

The Bank Group includes Aktia Bank Plc and all its subsidiaries except for Aktia Life Insurance Ltd, and forms a consolidated group in accordance with the capital adequacy regulations.

(EUR million)	30 September 2026		31 December 2025	
Calculation of the Bank Group's capital base	Group	Bank Group	Group	Bank Group
Total assets	11,939.6	9,804.3	11,979.5	10,013.5
of which intangible assets	102.6	90.9	98.2	89.0
Total liabilities	11,206.8	9,137.6	11,273.8	9,365.1
of which subordinated liabilities	156.3	100.4	156.6	101.8
Share capital	169.7	169.7	169.7	169.7
Fund at fair value	-13.9	-4.8	-17.1	-9.7
Restricted equity	155.8	165.0	152.6	160.0
Unrestricted equity reserve and other funds	162.1	161.9	159.0	158.8
Retained earnings	272.3	207.9	324.3	277.1
Profit for the period	62.5	51.8	10.2	-7.0
Unrestricted equity	496.9	421.7	493.5	429.0
Shareholders' share of equity	652.7	586.7	646.2	589.0
Holders of other Tier 1 capital	80.0	80.0	59.5	59.5
Non-controlling interests	0.1	—	—	—
Equity	732.8	666.7	705.6	648.4
Total liabilities and equity	11,939.6	9,804.3	11,979.5	10,013.5
Off-balance sheet commitments	698.5	694.4	674.8	670.6
The Bank Group's equity		666.7		648.4
Provision for dividends to shareholders ¹		-37.5		-58.7
Profit for the period, for which no application was filed with the Financial Supervisory Authority		—		—
Intangible assets		-60.4		-70.1
Debentures		100.4		101.8
Additional expected losses according to IRB		-53.5		-23.6
Deduction for significant holdings in financial sector entities		-5.3		-5.0
Other incl. unpaid dividend		-7.5		-6.9
Total capital base (CET1 + AT1 + T2)		602.8		586.0

¹ Based on the CRR regulation

(EUR million)	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
The Bank Group's capital adequacy					
Common Equity Tier 1 Capital before regulatory adjustments	543.3	538.4	527.2	526.4	587.3
Common Equity Tier 1 Capital regulatory adjustments	-120.8	-120.0	-88.0	-99.8	-161.8
Common Equity Tier 1 Capital (CET1)	422.4	418.4	439.3	426.6	425.5
Additional Tier 1 capital before regulatory adjustments	80.0	80.0	58.0	57.7	58.3
Additional Tier 1 capital (AT1)	80.0	80.0	58.0	57.7	58.3
Total Tier 1 capital (T1 = CET1 + AT1)	502.4	498.4	497.3	484.2	483.8
Tier 2 capital before regulatory adjustments	100.4	101.0	101.4	101.8	101.1
Total Tier 2 capital (T2)	100.4	101.0	101.4	101.8	101.1
Total own funds (TC = T1 + T2)	602.8	599.4	598.7	586.0	584.9
Risk weighted assets	3,356.5	3,482.6	3,429.4	3,378.9	3,279.6
of which credit risk, the standardised model	1,990.1	2,104.1	2,178.6	2,128.0	2,062.3
of which credit risk, the IRB model	923.7	926.4	803.1	801.3	796.9
of which CVA risk	11.1	20.4	16.0	17.9	13.2
of which operational risk	431.6	431.6	431.6	431.6	407.2
Own funds requirement (8 %)	268.5	278.6	274.3	270.3	262.4
Own funds buffer	334.3	320.8	324.4	315.7	322.5
CET1 Capital ratio	12.6%	12.0%	12.8%	12.6%	13.0%
T1 Capital ratio	15.0%	14.3%	14.5%	14.3%	14.8%
Total capital ratio	18.0%	17.2%	17.5%	17.3%	17.8%

Calculation of capital adequacy is made using ratings from Moody's Investors Services and Standard & Poor's Ratings Services to define risk weight of exposures. Aktia transitioned from the FIRB approach to the standardised approach during the third quarter 2025.

Bank Group's risk-weighted amount for operational risks

(EUR million)	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
Capital requirement for operational risk	34.5	34.5	34.5	34.5	32.6
Risk-weighted amount	431.6	431.6	431.6	431.6	407.2

The capital requirement for operational risk under CRR3 is 12% of the components from income statement and balance sheet, calculated as a three-year average.

The risk-weighted amount for operational risk is calculated by dividing the capital requirement by 8%.

(EUR million)

30 Sep 2026

	Contractual exposure	Exposure at default	Risk weight, %	Risk- weighted amount	Capital requirement 8 %
The Bank Group's credit risk					
Exposure class					
Credit risk, IRB approach					
Retail exposures secured by residential property	4,211.7	4,190.2	20%	839.8	67.2
Other retail exposures	446.9	423.7	20%	83.9	6.7
Total exposures	4,658.6	4,614.0	20%	923.7	73.9
Credit risk, standardised approach					
Central governments and central banks	711.9	903.7	0%	0.0	0.0
Regional governments and local authorities	53.3	90.1	0%	0.2	0.0
Public sector entities	0.1	27.5	0%	0.0	0.0
Multilateral development banks	42.7	53.6	0%	0.0	0.0
International organisations	68.5	68.5	0%	0.0	0.0
Exposures to institutions	455.1	135.6	29%	38.8	3.1
Exposures to corporates	756.6	605.6	86%	521.3	41.7
Retail exposures	830.9	380.9	65%	249.0	19.9
Secured by mortgages on immovable property and ADC exposures	2,018.4	1,904.6	38%	725.2	58.0
Exposures in default	34.5	21.3	93%	19.9	1.6
Covered bonds	437.3	437.3	10%	43.7	3.5
Equity exposures	52.3	52.3	250%	130.7	10.5
Other items	389.4	389.4	67%	261.3	20.9
Total exposures, standardised approach	5,851.2	5,070.4	39%	1,990.1	159.2
Total risk exposures	10,509.7	9,684.3	30%	2,913.8	233.1

(EUR million)

31 Dec 2025

	Contractual exposure	Exposure at default	Risk weight, %	Risk- weighted amount	Capital requirement 8 %
The Bank Group's credit risk					
Exposure class					
Credit risk, IRB approach					
Retail exposures secured by residential property	4,329.5	4,303.1	16%	706.7	56.5
Other retail exposures	409.3	386.9	24%	94.6	7.6
Total exposures	4,738.8	4,690.0	17%	801.3	64.1
Credit risk, standardised approach					
Central governments and central banks	600.5	638.6	0%	0.0	0.0
Regional governments and local authorities	54.3	72.4	0%	0.2	0.0
Public sector entities	0.1	18.2	0%	0.0	0.0
Multilateral development banks	9.1	28.6	0%	0.0	0.0
International organisations	33.0	33.0	0%	0.0	0.0
Exposures to institutions	227.1	197.8	30%	60.1	4.8
Exposures to corporates	651.3	506.7	86%	434.0	34.7
Retail exposures	796.1	387.2	67%	257.9	20.6
Secured by mortgages on immovable property and ADC exposures	2,221.4	2,079.9	44%	914.7	73.2
Exposures in default	47.3	28.8	83%	24.0	1.9
Covered bonds	816.3	816.3	10%	83.0	6.6
Equity exposures	51.4	51.4	250%	128.4	10.3
Other items	330.3	330.3	68%	225.5	18.0
Total exposures, standardised approach	5,838.3	5,189.3	41%	2,128.0	170.2
Total risk exposures	10,577.1	9,879.3	30%	2,929.3	234.3

The finance and insurance conglomerate's capital adequacy

(EUR million)	30 Sep 2026	30 Jun 2026	31 Mar 2026	31 Dec 2025	30 Sep 2025
Summary					
The Group's equity	732.8	719.3	801.6	705.7	751.9
Sector-specific assets	156.3	156.6	156.7	156.6	155.6
Intangible assets and other reduction items	-186.1	-168.5	-243.1	-161.5	-228.3
Conglomerate's total capital base	703.0	707.4	715.2	700.8	679.2
Capital requirement for the Bank Group	415.4	431.9	424.8	410.8	398.1
Capital requirement for insurance business ¹	98.0	100.3	99.8	97.8	99.5
Minimum amount for capital base	513.5	532.2	524.6	508.6	497.6
Conglomerate's capital adequacy	189.5	175.2	190.6	192.2	181.7
Capital adequacy ratio, %	136.9%	132.9%	136.3%	137.8%	136.5%

The finance and insurance conglomerate's capital adequacy is based on consolidation method and is calculated according to the rules of the Finnish Act on the Supervision of Financial and Insurance Conglomerates and the standards of the Financial Supervision Authority.

Note 3. Net interest income

(EUR million)	Jan-Sep 2026	Jan-Sep 2025	Δ%	Q3/2026	Q3/2025	Δ%	Jan-Dec 2025
Lending	199.1	214.2	-7%	69.2	67.3	3%	281.1
Deposits	-25.8	-35.5	-27%	-9.4	-10.3	-9%	-44.1
Covered bonds	-48.7	-41.6	17%	-17.9	-12.9	38%	-56.4
Senior financing	-40.3	-49.6	-19%	-14.1	-14.7	-4%	-63.2
Liquidity portfolio	11.6	17.4	-33%	3.7	5.0	-27%	21.7
Other	1.1	-1.1	—	0.4	-0.4	—	-0.3
of which liabilities to central banks	—	-4.4	-100%	—	-1.4	-100%	-4.4
of which risk debenture loan	-3.8	-4.0	-3%	-1.3	-1.2	10%	-5.2
of Which deposits in the bank of Finland	8.3	8.7	-5%	2.9	2.6	13%	11.3
Total	97.0	103.9	-7%	31.9	34.0	-6%	138.8

Borrowing and lending include the covered bonds issued by mortgage bank operations and the interest rate hedging that was made in connection with the issues.

Note 4. Net income from life insurance and liabilities from insurance business

(EUR million)	Jan-Sep 2026	Jan-Sep 2025	Δ%	Q3/2026	Q3/2025	Δ%	Jan-Dec 2025
Result from risk insurance contracts ¹	10.2	10.6	-4%	3.5	4.1	-15%	13.9
Result from run-off insurance contracts ²	1.0	-0.1	—	-1.7	1.5	—	-1.4
Insurance service result ³	11.2	10.5	7%	1.9	5.7	-67%	12.5
Result from investment contracts	7.7	7.1	8%	2.6	2.4	8%	9.6
Actuarially calculated result	18.9	17.6	7%	4.5	8.1	-45%	22.1
Change in ECL impairment	-0.3	0.1	—	-0.2	0.0	—	0.1
Unrealised value changes for shares and participations	-5.2	-4.3	21%	-13.8	3.3	—	-2.6
Unrealised value changes for investment properties	1.3	-0.8	—	1.2	-0.9	—	-2.9
Other net investment income	7.3	6.9	6%	1.3	1.1	19%	8.8
Net income from investments	3.1	1.9	60%	-11.6	3.4	—	3.4
Insurance finance result	-1.1	3.2	—	12.9	-3.3	—	5.1
Net investment result	1.9	5.1	-62%	1.3	0.1	995%	8.5
Net income from life insurance	20.9	22.7	-8%	5.7	8.2	-30%	30.6

¹ Risk insurance refers to insurance contracts whose main component is life or health insurance.

² Run-off insurance refers to insurance contracts that are savings or pension insurance.

³ Insurance service result includes results from contracts which according to IFRS 17 are defined as insurance contracts. Liabilities from insurance contracts are divided into present value of future expected cash flows, contractual service margin and risk adjustment. Regarding investment contracts, insurance premiums received and claims are reported as premiums written, or insurance claims paid in the income statement. Premiums are reported as premiums written when payment is received. Liabilities from investment contracts are measured based on market value for investments that are associated with the insurance policy. Insurance finance result includes financial income and expenses from discounting of future cash flows for liabilities from insurance contracts, as well as a possible changes in the actuarial assumptions.

(EUR million)	30 Sep 2026	31 Dec 2025	Δ%	30 Sep 2025
Present value of future cash flows (PVCF)	303.7	318.1	-5%	313.9
Contractual service margin (CSM)	49.0	57.8	-15%	63.6
Risk adjustment (RA)	28.2	31.9	-12%	38.3
Liabilities from insurance contracts	380.9	407.7	-7%	415.8
Liabilities from investment contracts	1,614.5	1,437.6	12%	1,376.4
Liabilities from insurance business	1,995.4	1,845.3	8%	1,792.2

Note 5. Net income from financial transactions

(EUR million)	Jan-Sep 2026	Jan-Sep 2025	Δ%	Q3/2026	Q3/2025	Δ%	Jan-Dec 2025
Net income from securities and currency operations	1.6	-0.2	—	1.5	-0.4	—	0.0
of which unrealised value changes for shares and participations	1.5	-0.3	—	1.4	-0.3	—	-0.2
Net income from financial assets measured at fair value through other comprehensive income	1.4	0.4	251%	-0.3	0.0	—	0.4
of which change in ECL impairment	-0.2	0.2	—	-0.2	0.0	—	0.2
Net income from interest-bearing securities measured at amortised cost	-0.1	0.0	—	-0.1	0.0	456%	0.1
of which change in ECL impairment	-0.1	0.0	—	-0.1	0.0	456%	0.1
Net income from hedge accounting	0.1	0.4	-60%	0.1	0.3	-54%	0.4
Total	2.5	0.6	305%	1.3	-0.2	—	0.9

Note 6. Derivative instruments

Hedging derivative instruments (EUR million)	30 September 2026		
	Total nominal amount	Assets, fair value	Liabilities, fair value
Fair value hedging			
Interest rate-related	6,469.5	30.0	190.2
Total	6,469.5	30.0	190.2
Cash flow hedging			
Interest rate-related	533.3	12.9	13.8
Total	533.3	12.9	13.8
Derivative instruments measured through the income statement			
Currency-related	2.4	0.0	0.0
Total	2.4	0.0	0.0
Total derivative instruments			
Interest rate-related	7,002.8	42.9	204.0
Currency-related	2.4	0.0	0.0
Total	7,005.2	42.9	204.0
Of which cleared interest rate swaps	2,638.1	18.8	27.8

Hedging derivative instruments (EUR million)	31 December 2025		
	Total nominal amount	Assets, fair value	Liabilities, fair value
Fair value hedging			
Interest rate-related	6,352.6	40.2	131.0
Total	6,352.6	40.2	131.0
Cash flow hedging			
Interest rate-related	563.0	6.4	17.9
Total	563.0	6.4	17.9
Derivative instruments valued through the income statement			
Currency-related	3.8	0.0	0.0
Total	3.8	0.0	0.0
Total derivative instruments			
Interest rate-related	6,915.6	46.6	148.9
Currency-related	3.8	0.0	0.0
Total	6,919.4	46.6	148.9
Of which cleared interest rate swaps	2,092.6	12.6	12.7

Note 7. Financial assets and impairment by stage

(EUR million)	Stage 1	Stage 2	Stage 3	Total
Book value of financial assets 30 September 2026				
Interest-bearing securities	1,218.4	1.8	—	1,220.2
Lending to the public and public sector entities	7,273.8	337.5	148.5	7,759.8
Off-balance sheet commitments	688.5	6.0	4.0	698.5
Total	9,180.8	345.4	152.5	9,678.6
Book value of financial assets 31 December 2025				
Interest-bearing securities	1,442.7	2.0	—	1,444.7
Lending to the public and public sector entities	7,348.8	385.0	148.1	7,881.9
Off-balance sheet commitments	668.0	2.2	4.6	674.8
Total	9,459.5	389.2	152.7	10,001.4

Impairment of credits and other commitments

(EUR million)	Stage 1	Stage 2	Stage 3	Total
Impairment of credits and the other commitments 1 January 2026	6.5	6.5	37.4	50.3
Transferred from stage 1 to stage 2	-0.3	2.0	—	1.7
Transferred from stage 1 to stage 3	0.0	—	1.3	1.2
Transferred from stage 2 to stage 1	0.1	-1.3	—	-1.2
Transferred from stage 2 to stage 3	—	-0.9	1.2	0.3
Transferred from stage 3 to stage 1	0.0	—	-0.5	-0.5
Transferred from stage 3 to stage 2	—	0.1	-1.1	-1.0
Increases due to origination and acquisition	3.3	0.1	0.1	3.4
Decreases due to derecognition	-2.6	-0.7	-2.1	-5.4
Changes due to updated calculation method	-2.3	-1.4	-4.5	-8.1
Decrease in allowance account due to write-offs	—	—	-8.8	-8.8
Other changes	-0.2	0.2	6.1	6.1
Impairment of credits and the other commitments 30 September 2026	4.5	4.6	29.0	38.1
of which provisions	0.7	0.3	0.2	1.2

Impairment of interest-bearing securities

(EUR million)	Stage 1	Stage 2	Stage 3	Total
Impairment of interest-bearing securities 1 January 2026	0.3	0.1	—	0.4
Increases due to origination and acquisition	0.1	—	—	0.1
Decreases due to derecognition	-0.1	—	—	-0.1
Other changes	0.4	0.1	—	0.6
Impairment of interest-bearing securities 30 September 2026	0.8	0.2	—	1.1

Note 8. Financial assets and liabilities

Fair value of financial assets and liabilities

(EUR million)	30 September 2026		31 December 2025	
	Book value	Fair value	Book value	Fair value
Financial assets				
Financial assets measured at fair value through income statement	1,909.7	1,909.7	1,746.4	1,746.4
Financial assets measured at fair value through other comprehensive income	802.0	802.0	983.7	983.7
Interest-bearing securities measured at amortised cost	373.6	358.8	404.3	394.3
Lending to the Bank of Finland, credit institutions, public and public sector entities	8,349.2	8,473.2	8,370.0	8,431.0
Cash and balances with central banks	81.3	81.3	76.6	76.6
Derivative instruments	42.9	42.9	46.6	46.6
Total	11,558.8	11,667.9	11,627.5	11,678.5
Financial liabilities				
Deposits	4,492.7	4,465.4	4,524.2	4,533.6
Derivative instruments	204.0	204.0	148.9	148.9
Debt securities issued	4,068.0	4,111.0	4,302.4	4,331.3
Subordinated liabilities	156.3	157.0	156.6	157.1
Other liabilities to credit institutions	75.0	77.1	75.0	77.7
Liabilities for right-of-use assets	23.6	23.6	23.8	23.8
Total	9,019.5	9,038.1	9,231.0	9,272.5

In the table, the fair value and the book value of the financial assets and liabilities are presented per balance sheet item. The fair values are determined both for agreements with fixed and variable interest rates. The fair values are calculated without accrued interest and without the effect of possible hedging derivatives attributable to the balance sheet item.

Fair values on investment assets are determined by market prices quoted on the active market. If quoted market prices are not available, the value of the balance sheet items is mainly determined by discounting future cash flow using market interest rates on the day the accounts were closed. In addition to the credit risk profile of current stock, costs for re-financing are considered in the discount rate when determining fair values on loans. For cash and balances with central banks, the nominal value is used as fair value.

For deposits repayable on demand, the nominal value is assumed to be equivalent to the fair value. Deposits with maturity are determined by discounting future cash flows at market interest rates on the day the accounts were closed. The fair value of issued debts is mainly determined based on quotes on the market. In the discount rate for unquoted issued debts and subordinated liabilities, a margin corresponding the seniority of the instrument is applied.

Derivatives are valued at fair value corresponding to quotes on the market.

Measurement of financial assets at fair value

Level 1 consists of financial instruments that are valued using prices listed on an active market. In an active market, transactions occur with sufficient volume and frequency to provide pricing information on an ongoing basis. This category includes listed bonds and other securities, listed equity instruments and derivatives, for which tradable price quotes exist.

Level 2 consists of financial instruments that do not have directly accessible listed prices from an effective market. The fair value has been determined by using valuation techniques, which are based on assumptions supported by observable market prices. Such market information may include listed interest rates, for example, or prices for closely related instruments. This category includes the majority of OTC derivative instruments, as well as many other instruments that are not traded on an active market. In addition, the Bank makes an independent valuation adjustment to the market value of the outstanding OTC derivatives for the total credit risk component for the counterparty credit risk as well as for the own credit risk.

Level 3 consists of financial instruments for which the fair value cannot be obtained directly from quoted market prices or indirectly by using valuation techniques or models supported by observable market prices. This category mainly includes unlisted equity instruments and funds, and other unlisted funds and securities where there currently are no fixed prices.

(EUR million)	30 September 2026				31 December 2025			
	Market value classified into				Market value classified into			
Financial instruments measured at fair value	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Financial assets measured at fair value through income statement								
Investments for unit-linked investments	1,699.3	—	—	1,699.3	1,518.4	—	—	1,518.4
Interest-bearing securities	1.9	42.8	0.0	44.7	11.4	45.3	0.0	56.7
Shares and participations	108.5	—	57.3	165.8	114.6	—	56.7	171.2
Total	1,809.7	42.8	57.3	1,909.7	1,644.4	45.3	56.7	1,746.4
Financial assets measured at fair value through other comprehensive income								
Interest-bearing securities	798.0	4.0	—	802.0	899.9	83.8	—	983.7
Total	798.0	4.0	—	802.0	899.9	83.8	—	983.7
Derivative instrument, net	0.0	-161.1	—	-161.1	0.0	-102.3	—	-102.3
Total	0.0	-161.1	—	-161.1	0.0	-102.3	—	-102.3
Total	2,607.7	-114.3	57.3	2,550.7	2,544.3	26.7	56.7	2,627.7

Transfers between level 1 and level 2

Transfers between levels may occur when there are indications of changes in market conditions, e.g. when instruments cease to be actively traded. During the period, no transfers between level 1 and level 2 occurred.

Aktia Group's Risk control has the responsibility for classifying financial instrument into levels 1, 2 and 3. The valuation process, which is made on an ongoing basis, is the same for financial instruments on all levels. The process determines to which level in the fair value hierarchy a financial instrument will be classified. In cases where internal assumptions have a material impact on fair value, the financial instrument is reported on level 3. The process also includes an evaluation based on the quality of the valuation data if a class of financial instrument is to be transferred between levels.

Changes within level 3

The following table present the change from the previous year regarding level 3 financial assets reported at fair value.

Reconciliation of changes for financial instruments belonging to level 3	Financial assets measured at fair value through income statement			Financial assets measured at fair value through other comprehensive income			Total		
	Interest bearing securities	Shares and participations	Total	Interest bearing securities	Shares and participations	Total	Interest bearing securities	Shares and participations	Total
(EUR million)									
Carrying amount 1 January 2026	0.0	56.7	56.7	—	—	—	0.0	56.7	56.7
New purchases	—	0.3	0.3	—	—	—	—	0.3	0.3
Sales	—	-0.1	-0.1	—	—	—	—	-0.1	-0.1
Matured during the year	—	—	—	—	—	—	—	—	—
Realised value change in the income statement	—	—	—	—	—	—	—	—	—
Unrealised value change in the income statement	—	0.5	0.5	—	—	—	—	0.5	0.5
Value change recognised in total comprehensive income	—	—	—	—	—	—	—	—	—
Carrying amount 30 September 2026	0.0	57.3	57.3	—	—	—	0.0	57.3	57.3

Set off of financial assets and liabilities

(EUR million)	30 September 2026		31 December 2025	
	Derivatives	Reverse repurchase agreements	Derivatives	Reverse repurchase agreements
Assets				
Financial assets included in general agreements on set off or similar agreements	42.9	—	46.6	—
Carrying amount in the balance sheet	42.9	—	46.6	—
Amount not set off but included in general agreements on set off or similar	34.0	—	18.9	—
Collateral assets	8.3	—	24.5	—
Total amount of sums not set off in the balance sheet	42.3	—	43.5	—
Net amount	0.6	—	3.1	—
Liabilities				
Financial liabilities included in general agreements on set off or similar agreements	204.0	112.0	148.9	—
Carrying amount in the balance sheet	204.0	112.0	148.9	—
Amount not set off but included in general agreements on set off or similar	34.0	—	18.9	—
Collateral liabilities	109.7	111.5	107.1	—
Amount not set off in the balance sheet	143.7	111.5	126.1	—
Net amount	60.2	0.5	22.8	—

The table shows recognised financial assets and liabilities that are not set off, but have potential rights associated with enforceable master netting arrangements, such as ISDA Master Agreements, together with related collateral. The net amount shows the exposure under normal business conditions and in the event of default or insolvency.

Note 9. Specification of the Group's funding structure

(EUR million)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Deposits from the public and public sector entities	4,005.9	4,077.7	4,121.8
Short-term liabilities, unsecured debts ¹			
Banks	61.6	51.9	49.2
Certificates of deposits issued and Money Market deposits	368.4	450.5	490.2
Total	430.0	502.4	539.3
Short-term liabilities, secured debts (collateralised) ¹			
Banks - received cash in accordance with collateral agreements	8.3	24.5	35.4
Central bank	—	—	250.0
Repurchase agreements - banks	112.0	—	—
Total	120.2	24.5	285.4
Total short-term liabilities	550.2	526.9	824.7
Long-term liabilities			
Unsecured debts ²			
Issued senior preferred debts	1,573.1	1,711.1	1,710.4
Issued senior non-preferred debts	96.3	88.3	89.0
Other credit institutions	75.0	75.0	75.0
Subordinated debts	100.4	101.8	101.1
AT1 loan (Additional Tier 1 capital)	80.0	60.0	60.0
Total	1,924.7	2,036.2	2,035.4
Secured debts (collateralised) ²			
Central bank and other credit institutions	—	—	—
Issued covered bonds	2,493.3	2,494.0	2,493.4
Total	2,493.3	2,494.0	2,493.4
Accumulated adjustment amount of fair value hedges	-158.0	-71.5	-61.6
Total long-term liabilities	4,259.9	4,458.7	4,467.2
Interest-bearing liabilities in the Bank Group	8,816.0	9,063.4	9,413.7
Technical provisions in the life insurance business	1,995.4	1,845.3	1,792.2
Subordinated debts in the life insurance business	56.0	54.9	54.6
Total other non-interest-bearing liabilities	419.4	370.3	375.1
Total liabilities	11,286.8	11,333.8	11,635.6

¹ Short-term liabilities = liabilities which original maturity is under 1 year

² Long-term liabilities = liabilities which original maturity is over 1 year

Note 10. Collateral assets and liabilities

Collateral assets (EUR million)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Collateral for own liabilities			
Securities	247.9	278.7	378.0
Outstanding loans constituting security for covered bonds	3,005.6	2,933.0	2,898.7
Total	3,253.5	3,211.7	3,276.7
Other collateral assets			
Pledged securities ¹	200.3	200.3	100.3
Cash included in pledging agreements and repurchase agreements	109.7	107.1	97.1
Total	310.0	307.4	197.4
Total collateral assets	3,563.5	3,519.2	3,474.1
Collateral above refers to the following liabilities			
Liabilities to credit institutions ²	112.0	—	250.0
Issued covered bonds	2,493.3	2,494.0	2,477.3
Derivatives	109.7	107.1	97.1
Total	2,714.9	2,601.1	2,824.4

¹ Refers to securities pledged for the intra day limit. As of 30 September 2026, the surplus of pledged securities amounted to EUR 112.2 (31 Dec 2025, 249.6) million, and as of 30 September 2025 to EUR 97.3 million.

² Refers to liabilities to the central bank and to repurchase agreements with standardised GMRA (Global Master Repurchase Agreement) terms and conditions.

Collateral liabilities (EUR million)	30 Sep 2026	31 Dec 2025	30 Sep 2025
Cash included in pledging agreements ¹	8.3	24.5	35.4
Total	8.3	24.5	35.4

¹ Refers to derivative agreements where collaterals were received from the counterparty in accordance with ISDA/CSA agreements.

Report on review of the Interim Financial information of Aktia Bank plc as of and for the nine-month period ending 30 September 2026

To the Board of Directors of Aktia Bank plc

Introduction

We have reviewed the balance sheet as of September 30, 2026 and the related income statement, statement of other comprehensive income, statement of changes in equity capital and cash flow statement of Aktia Bank plc Group for the nine-month period then ended, as well as other explanatory notes to the consolidated financial statements. The Board of Directors and the Managing Director are responsible for the preparation and presentation of this interim financial information in accordance with IAS 34 Interim Financial Reporting. We will express our conclusion on this interim information based on our review.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the interim information, in all material respects, is not prepared in accordance with IAS 34 Interim Financial Reporting.

Scope of review

We conducted our review in accordance with the International Standard on Review Engagements 2410, Review of Interim Financial Information Performed by the Independent Auditor of the Entity. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the standards on auditing and other generally accepted auditing practices and consequently does not enable us to obtain a level of assurance that would make us aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Helsinki 30 October 2026

KPMG OY AB

Tiia Kataja

Authorised Public Accountant,
KHT

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BIC/S.W.I.F.T: HELSFIHH

Briefing for analysts, investors and media

Aktia's results briefing for analysts, investors and media will be held in English on Friday 30 October 2026 at 10.30 a.m. Aktia's CEO Anssi Huhta and CFO Sakari Järvelä will present the results.

The briefing can be viewed live as a webcast or as a recording after the event at [**https://aktia.events.inderes.com/q3-2026**](https://aktia.events.inderes.com/q3-2026).

Questions can be submitted in writing during the live webcast via the webcast platform or by phone by participating in the conference call. Participants can register for the conference call at [**https://events.inderes.com/aktia/q3-2026/dial-in**](https://events.inderes.com/aktia/q3-2026/dial-in). Following the registration, participants will receive a phone number and a conference ID to join the call. To ask a question, participants can join the queue by pressing #5 on their telephone keypad.

The presentation material in English will be available on Aktia's website [**www.aktia.com**](http://www.aktia.com) before the briefing.

Financial calendar

Financial Statement Release

January–December 2026.....5 February 2027

Annual General Meeting..... 1 April 2027

Interim Report

January–March 202729 April 2027

Half-year Report

January–June 2027 30 July 2027

Interim Report

January–September 2027..... 29 October 2027